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ment funds. (3) Banks which are not primarily concerned with banking functions but are concerned with trust operations are known as trust companies. Banking functions are carried on in order to facilitate the management of trusts.

The United States National Banking System arose out of the large credit issues of the Civil War. National banks are controlled by the Treasury. Cities of over 6,000 inhabitants may have no national bank with less than \$100,000 capital, and this varies to \$25,000 in cities of less than 3,000. Half capital must be paid in before business can commence, and 25 per cent must be transferred in government bonds to the Treasury, which authorizes issue of notes to full par (not exceeding market) value of bonds. County banks must maintain a reserve of 15 per cent of outstanding notes and deposits, three fifths of which can be redeposited in seventeen large (reserve) city banks. See *Federal Reserve*.

In order to facilitate the daily business of banks, a system has been devised which would make it unnecessary for banks to deal directly with each other. Clearinghouses, or common meeting places, have been established where clerks are sent daily from the individual banks to present claims on other banks or settle claims made on it by other banks. Claims are set against claims, and a great deal of business is transacted without much transferring of actual money from bank to bank.

A check drawn upon a bank and signed by an authorized officer of the bank is known as a cashier's check. Such a check may be used to pay salaries in the bank or by people who wish to pay a bill by check but have no account with the bank. A cashier's check is issued in exchange for the money which the person brought to the bank.

A certified check is a check which is presented at a bank upon which it is drawn and is declared officially good. "Certified" is marked or stamped on the face of the check under the signature of an authorized person. This means that the drawer has a deposit in the bank to cover the check and the bank is liable to him.

Travelers' checks are sight drafts or promissory notes issued by banks, express companies, and some tourist agencies. When the person buys them, he signs and then signs again when he presents the checks for payment. His signature serves as identification. A fee is charged for this service.

MODERN BUSINESS ENCYCLOPEDIA

A MANUAL OF BUSINESS PRACTICE
AND PRINCIPLES

Edited by **EDWARD N. TEALL**

Prepared with the co-operation of the
publisher's editorial staff



CLEVELAND AND NEW YORK

THE WORLD PUBLISHING COMPANY

property, he asked Carnegie to live up to his agreement to restore his partnership. Carnegie bluntly refused. 'My letter does not constitute a binding contract,' he said coldly." A contract is a promise plus a consideration, and in law the consideration is the crux of the whole matter.

contracts. A contract is an agreement, on consideration and enforceable at law, between two or more competent parties to do or refrain from doing specified things

To be enforceable at law, a contract must involve no illegal or fraudulent action; it must be made voluntarily, not under compulsion; it must be made by legally competent persons, of sound mind and legal age; it must name a consideration, not necessarily in money; and it must be in terms understood and accepted by all parties.

A contract may be made orally or in writing. It may even be implied, as when a man enters a restaurant and orders a meal, he is assumed to have made a contract to pay for it.

A *specialty contract* is made under seal. A *parole contract* is one without a seal; it may be either oral or in writing. When written, it is commonly called an *express contract*. For *contract of agency*, see *power of attorney*.

Contracts not to be executed within a year are commonly required to be written. Thus a lease of property for less than twelve months is valid even though unwritten, but a lease for a year or more must be written.

A simple contract does not have to be written in set form; it can be established through correspondence between two parties. In practically all the States, acceptance by letter becomes effective when the letter is mailed, not when it is received, and is regarded as having been executed at the place where it is to be performed, and its legal standing is determined by the laws of the State in which that place is.

Damages for nonfulfillment, named in a written contract, must, to be upheld by the courts, be demanded as compensatory, not penal.

Where several persons are associated on one side of a contract, they may have either joint liability or joint and several liability. In the former case, each is responsible only in proportion to his

Published by **THE WORLD PUBLISHING COMPANY**
2231 WEST 110TH STREET : CLEVELAND 2 : OHIO

HC 121

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MANUFACTURED IN THE UNITED STATES OF AMERICA

volumes of case records and court rulings. The courts of equity operate where the common law does not provide adequate administration for relief of persons alleging injustice or injury. Commonly, the same court hears cases at law and cases of equity, but in New Jersey and some other States, there is a special system of equity courts.

The Interstate Commerce Commission has many of the functions and powers of a court. The same may be said of the boards of industrial arbitration in many of the States.

Many matters of law of special interest and importance to businessmen will be found under separate entry in this section of this book.

lease. A lease is a contract or instrument for an interest or a grant for use of land, buildings, or personal property for a definite term for a definite consideration. It is generally required to be in writing, especially if for a term of more than one year. The lease, by common law, need not be sealed; however, if by statute it must be recorded, it is necessary to be both sealed and acknowledged. Many States, in order to protect the lessee in a long-term lease, require that the lease be recorded. Consult individual State laws for the exact provisions.

license. In general, a license is a grant of authority, or permission. In particular and in common usage, it is a permit by the public authorities to engage in certain actions which without the license would be in violation of a statute or ordinance.

Practice of a profession is licensed. So are peddling, selling liquor, owning an automobile, keeping a dog, hunting game, carrying firearms.

Licenses are a source of public revenue, and a protection of the public interest.

An owner of real estate may grant permission to others to perform specified acts on his property; that permission is called a license, and confers no interest in the property.

liens. A lien is the legal term for the right of a person to retain possession of the property of another person in order to secure a debt or obligation. There are three divisions of liens. (1) In the common-law lien, the lienor must have rightful possession of the

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marketing associations. See *co-operative marketing*.

married women as contractors. A married woman may own or have interests in property quite apart from those of her husband and independent of his control. Concerning these interests she is free to make contracts subject in no way to her husband's control. Under the laws of some States this is her only power to contract; in other States she has full and free power of contract. Under the common law, however, a married woman has practically no power to make a binding contract, even when she and her husband live separately by agreement.

In the great modern movement for expansion of women's rights, however, changes from the old interpretation of law occur which make it advisable to seek competent legal advice before becoming a party to any deal with a married woman.

mass production. In the language of modern industry, mass production means something more than mere production of goods in large quantities. It implies centralization, a massing of the means of production, concentration of capital, division of labor, specialization of plant, scientific management.

Mass production affects the entire organization and conduct of business. It leads to large-scale orders of raw materials. It affects the marketing system. It vitally affects conditions of employment; division of labor (specialization) turns many parts of the productive process over to unskilled workers, who merely go through the motions of feeding machines, and it increases the importance, while lessening the amount, of highly skilled labor.

America's gigantic industrial development is due to mass production more than to any other single factor. It has made the automobile a common convenience instead of an aristocratic luxury. This is only one, but probably the most obvious, of almost innumerable accomplishments of national material advancement attributable to mass production.

On the other hand, there are drawbacks to the system, so far as it has gone; and these center upon the employment problem, not only for individual plant workers but for the small venturer on his own. For example, instead of thousands of two- or three-man cooperages, we now have the oil and sugar companies making their own barrels, in factories auxiliary to the main plants.

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of happiness," and the intent of humane labor legislation is to remove the cruel handicap under which some enter upon that pursuit.

To say that a person cannot work for less than a legally set minimum wage is, in the strict legal view, a violation of the Fifth Amendment to the Constitution, which says that a citizen cannot be deprived of liberty without due process of law. A worker "has a right" to set his own minimum upon the value of his services, at least, in the technicality of the law. The point urged in favor of a minimum wage law is that such a wage would at least assure the worker of the minimum of life's needs.

The Wage and Hour Law (Fair Labor Standards Act) was passed in 1938, and the Wage and Hour Division of the Department of Labor was set up. The prime object of this law was to establish a nation-wide minimum wage of 40 cents an hour—a goal to be reached as soon as possible, but within seven years. Through the action of industry committees provided for in the Act, this goal was advanced by nearly two years. (See *wages*.)

mining, laws regulating. Any citizen of the United States may locate a mining claim upon land, in any State, upon which mineral deposits have been discovered, and, having fulfilled certain conditions as to development of the claim, may apply to the Federal Government for a patent.

To retain possession of a claim, the claimant must actually have work done upon it. To procure a patent, he must have spent a legally fixed sum of money in developing the claim.

The extent of the land to be claimed by a single locator is limited to a surface space of 500 by 200 yards. A continuous vein may, however, be followed for a distance of 1,000 yards.

money. Anything used, by common agreement, as a measure of value in buying and selling, is money. It may be the red man's wampum or the white man's minted silver and gold, or printed paper representing stored bullion. In a country where wood was scarce, checkers would make good money. Money units are simply counters used in exchange of this or that.

The word *pecuniary*, meaning "pertaining to money," comes from an old Latin word meaning "cattle," and goes back to times and localities when and where livestock was used to measure values in trading.

INTRODUCTION

This book is made especially for use by business people.

It provides information, in ready-reference form, for the veterans of business, and elementary information, with special added chapters, for those many thousands of young Americans who each year launch upon careers in business.

For readers of the former class, the Encyclopedic section may prove especially useful. The Dictionary of Terms in Business, Law, and Finance should also be helpful to them. In fact, the veteran should find useful material throughout the entire volume; even the special section for secretaries may be read with profit by the employers of secretaries, because such reading will contribute to better teamwork in the executive's office.

The special section for younger readers, to whom the ways of the business world are new and unknown—and fascinating, too—is that entitled *Choosing a Career*.

CLOSED DOORS

Just out of school or college, the young man or woman confronted with the necessity of earning a livelihood and perhaps of contributing to the support of parents is confused by the multitude of possibilities. His or her abilities are untried, and business seems like an unmapped jungle. The beginner knocks at many doors, and is fortunate indeed if one of them opens.

For one young person who sets out with a definite goal, there are hundreds who break in blindly, take what they can get, and wait more or less patiently to see what is going to happen. Some continue to drift, or stay put; others, more gifted perhaps with brains and courage or at least making better use of their equipment, study ways and means of advancement, are ever on the alert for opportunity to go ahead; they are ready to assume responsibility, intelligent in meeting it, and steadfastly persevere in planned progress.

mortgage. A mortgage is an instrument pledging property as security for a loan. A mortgage secured by goods is called a chattel mortgage.

The commonest form of mortgage is that which is based upon real estate. A person buying a home, or a company purchasing a building, usually pays part of the price and gives a mortgage to cover the balance.

The one who gives the mortgage is the mortgagor. The one receiving it is the mortgagee.

The mortgagor commonly is required to give a bond with the mortgage. The mortgage transfers title; the bond acknowledges the mortgagor's indebtedness. Should the mortgage be assigned, the bond should also be made over to the new mortgagee.

Should the mortgagor default in payment, the mortgagee may foreclose. If the sale of the property does not cover the lender's claim, he can sue upon the bond for the balance due him.

Foreclosure sales are commonly based upon a court order. Out of the proceeds, the cost of the sale by the sheriff must be met first; next, any taxes due must be paid, after which any remainder goes toward satisfying the mortgagee's claim.

Until a new deed to the property is made and recorded, the mortgagor or borrower has the right of redemption; that is, upon payment of all moneys due to date, he may resume his former status.

In 1934 the Federal Housing Administration, FHA, was established by Act of Congress, providing mortgage insurance for home buyers. In 1937 the United States Housing Authority, USHA, was constituted, to co-operate with local housing agencies in financing the building of low-rent homes for persons of small incomes.

In February of 1942, the FHA and the USHA were consolidated into the National Housing Agency.

See deed.

See also *Mortgage Company, RFC; Mortgage Corporation, Federal Farm.*

Mortgage Association, Federal National (FNMA). Availing itself of provisions of the National Housing Act, the Reconstruction Finance Corporation, in February of 1938, organized the National Mortgage Association of Washington, to deal in mortgages insured

These are the ones who move up the line to places of executive function

The section of this book to which reference is here made is designed to assist the beginner in perceiving the various possibilities, to help him analyze his own abilities, and make an intelligent decision should he have the good fortune to be able to make his own choice of work at the start

PROSPECTUS

In the Encyclopedic section and the Dictionary section there will be found much material of value to businessmen and businesswomen.

Modern business is so bound up with law and finance that terms from these departments are liberally included.

The chapters on business organization and administration are presented with the hope that organizers of new business concerns may find them helpful as guides, supplying a basis from which to work to one's own decision in choice of methods.

Chapters on secretarial work, dictation, keeping of office files, composition of letters, reception of callers, and general assistance to the executive in detail work should be useful not only to the secretaries themselves but to the executives as well, with their suggestions as to choice of words, clearness of expression, and similar matters.

Finally, the section of miscellaneous information has been carefully planned and made with a view to providing ready information on many points that constantly come up in a business office. Items not deemed of sufficiently frequent occurrence have been omitted to make space for such as have obvious usefulness. If our selection has been as intelligent as it has been conscientious, this should prove to be one of the most valuable sections of the book.

A word should be spoken here about the difficulty of handling matters pertaining to law as the businessman encounters it. This volume should distinctly not be used as a substitute for professional legal advice. In legal entries and references our aim has been to furnish reliable fundamental information, not to provide a law dictionary or guide to legal action in individual cases. This principle should not detract from, but should measurably enhance the value of the book to business people.

ment by public officials. The incentive of profit, held in reasonable check by the demand for efficiency in meeting the public needs, is in the United States a restraint upon any tendency to general public ownership.

Of recent years there has been a marked movement, in the United States, toward public ownership of power plants. The Tennessee Valley Authority, TVA, was set up as a means of finding a yardstick with which to measure the relative merits of public and private management in making natural resources available to the people. Under Federal powers, to control navigation, guard against floods, and provide for the national defense, great power projects have been developed, selling surplus current as a means of utilizing the power generated by the systems of dams.

racketeering. Colloquially, a racket is an enterprise of exploitation of other persons' confidence. Specifically, it is a system of coercion to extort money.

Racketeering preys upon legitimate business.

It ranges from demand for tribute to a pretense of selling protection against other crooks.

Racketeering as now known came into being along with prohibition and the rise of modern gangsterism.

It has contributed to the language of the people such terms as *hijacker*, *strong arm*, *muscle in*.

Racketeering is always based upon illegal premises. Its nearest approach to legitimate business is when it terrorizes it, all the way from taking toll of the fear-stricken proprietor of a small neighborhood shop to the gigantic criminal enterprises of the underworld.

When the racketeers sell anything, it is something they do not have. After the war, the racket raised its head in defiance of law and order. Organized, it has done a business of many millions a year—all of which comes from honest folk, fearful of going to the authorities for real protection, and making easy going for the organized underworld through ignorance and timidity.

The alliance between gangsters and politicians on which racketeering fed and grew fat has met determined opposition from the forces of good government. Kidnaping has been strongly checked. The income tax was used as leverage in putting racketeers behind the bars, when ordinary law enforcement failed.

Racketeering is openly declared war against the public and

NEW DAYS, NEW WAYS

A special feature is the endeavor to adjust the information given to modern conditions. In the 1930's, the depression years, there have been many major changes in business, in government, and in the relations of the one to the other. Particular endeavor has been made to deal properly with old, established principles, and at the same time to present adequately the new factors.

The publishers and the editor, now that their labors are completed, turn the book over to you, Businessman or Businesswoman, veteran and beginner alike, with hearty good wishes and a sincere desire that the volume may prove useful in your business life.

The strategy of city traffic is at least as complicated as the handling of divisions and armies in war. Automobile traffic is tremendous; its routing and timing present a task of gigantic proportions.

That transit systems constitute a huge business is evidenced by this fact: In the fiscal year of 1943 the income from operation of the New York City Transit System and the South Brooklyn Railway Company was \$24,878,504.

Analysis of city traffic is important to those planning to locate a new business or pondering the advisability of change in the location of an old one. There is an old facetious but fundamentally true saying that the best location is not where the most people pass but where the most people can be induced to stop.

Ease of access is a major factor in the success of most business establishments in large cities.

real estate. Real estate, or real property, as it is frequently called, comprises, in familiar legal phrase, "lands, tenements, and hereditaments." It is distinguished from personal property, chattels, and intangibles such as the valuable rights that go with patent grants and copyrights.

Real estate is a fundamental form of wealth. From the times when the red men roamed over Manhattan Island to this day when it is covered with structures towering to the skies, land has been a basic form of property.

Technically, the term *real estate* applies to an interest in land not limited to a term of years. But in ordinary use, the expression applies to all forms of land and buildings that can be sold or rented.

Hereditaments are such things as can be inherited. Corporeal hereditaments are tangible, visible property. Incorporeal hereditaments are intangible, as rights or duties attaching to the possession of land and buildings.

Probably by analogy with the older word *personalty* for personal property, real estate has come to be called *realty*.

Another word of comparatively recent coinage is *realtor*, denoting a real estate broker. This word has become completely established, and though some pedantic critics scoff at it, it is fairly to be set down as a good English word.

The meaning of the word is properly more closely restricted than it seems to be in popular usage; correctly, it denotes a broker who

cases, the employee is regarded as having made a contract with the employer, and in such a situation, the employee is responsible for his own actions. Thus a bank is responsible for acts of its cashier towards depositors' money, but might not be held accountable for an office boy's theft of a customer's purse.

When an agent engages a subagent, the agent, and not the principal, is responsible for acts of the subagent.

Factors and brokers are agents. They both buy and sell for the principal, but the factor can, and the broker cannot, make the transactions in his own name. As security for the principal's fulfillment of obligations to him, the factor has a claim on the goods he handles.

Agents frequently hold a written power of attorney as evidence of their authority and responsibility. See *power of attorney*.

agrarian laws. An agrarian law is an act of legislation providing for distribution or redistribution of land.

There were several instances of such legislation in the history of ancient Rome. After the Carthaginian wars, great areas of land were held by men of wealth and power and worked by slave labor.

To build up a free peasantry, the Sempronian law was passed. Landowning was restricted to a certain limit in acreage. Holdings in excess of the legal allowance were confiscated by the state and turned over in parcels of about twenty acres to those who were willing to settle upon and cultivate them. Distribution of the confiscated lands was supervised by a board of three commissioners.

aliens as contractors. The status of aliens varies with peacetime and wartime conditions.

Ordinarily foreign-born and unnaturalized persons are permitted to hold the rights of citizens, in respect of property ownership and contracting. In some States, they are not permitted to own real estate. In some States, a differentiation between resident and non-resident aliens is made.

A contract made by an alien resident is subject to the same law as any other contract. In time of war with any country, contracts with its subjects residing within the United States are suspended. If they conflict with the welfare of this country in its defense, they are canceled.

In dealing with aliens within the country, there are definite terms

Georgia...	\$1,079	New Mexico	\$1,484
Idaho ..	2,706	New York	3,893
Illinois	2,663	North Carolina	1,343
Indiana	2,536	North Dakota	2,362
Iowa	2,613	Ohio	2,486
Kansas	2,350	Oklahoma	1,521
Kentucky	1,404	Oregon	2,606
Louisiana	1,219	Pennsylvania	2,564
Maine	2,404	Rhode Island	3,011
Maryland	2,505	South Carolina	1,207
Massachusetts	2,719	South Dakota	2,545
Michigan	2,676	Tennessee	1,312
Minnesota	1,900	Texas	1,662
Mississippi	728	Utah	2,289
Missouri	2,004	Vermont	2,509
Montana	3,757	Virginia	2,144
Nebraska	2,344	Washington	2,577
Nevada	6,173	West Virginia	1,585
New Hampshire	2,519	Wisconsin	2,634
New Jersey	2,413	Wyoming	3,623

These figures are interesting as they show sectional distribution of the nation's wealth, but allowance has to be made for the fact that they do not show the few tremendous fortunes that raise the levels of the States as units. A State with no millionaires might fall far behind one with many such, in this tabulation of *per capita* wealth, and still have a higher *per capita* rate among the masses. However, the figures do serve to show some interesting facts: the highest figures are shown by some of the Western States; the North Atlantic States come next, and the Southern States have the lowest *per capita* figures.

Production of wealth is the first measure of national prosperity; its distribution indexes the welfare of the people. These include the momentous question of relations of capital and labor, control of competition, and the relations of government to business, with further issues in purchasing power, overproduction or underproduction, and consumption. Of late years, the matter of creating and distributing wealth has turned upon the question whether we can or cannot have and thrive upon a planned economy.

of law to be observed—and also certain principles of patriotism which actually, in human value, transcend (though of course they should never be permitted to violate) the law. It is always advisable to ascertain in advance the specific provisions of the law of the State in which any contemplated deal involving an alien is to be transacted.

American Federation of Labor (A. F. of L.). The American Federation of Labor is one of the largest confederations of trade-unions in the world. It was formed in 1881 as an outgrowth of the National Labor Union, the Knights of Labor, and a number of sectional orders. The organization embraces the United States, Canada, Puerto Rico, and Panama, and comprises four departments: the building trades, metal trades, union-label, and railway employees. Its purposes include: the encouragement and formation of local trade- and labor unions; the closer federation and combination of such bodies; the securing of legislation in the interest of the working masses; the establishment of national and international trade-unions, based upon a strict recognition of the autonomy of such trade; the sale of union-labor goods; the influencing of public opinion by peaceful and legal methods in favor of organized labor; aiding and encouraging the labor press of America; and as a federation, promoting the harmonious co-operation of all national and international trade-unions so that they may be helpful to each other. The membership in 1944 exceeded 6,800,000.

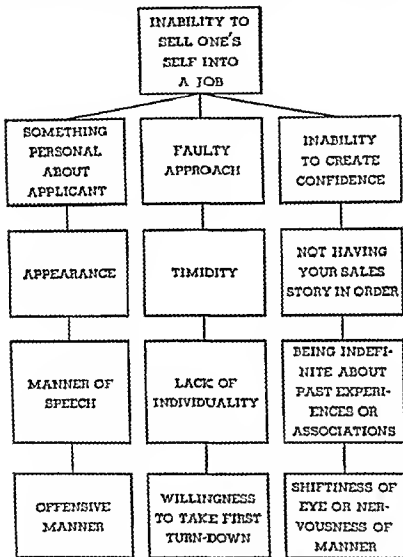
The first president of the A. F. of L. was Samuel Gompers who served from 1886 until his death in 1924. In 1924 William Green, of the United Mine Workers, the largest international union in the Federation, was elected president of the A. F. of L. Green was criticized for lack of aggression in labor policies.

In 1935 John L. Lewis, also of the United Mine Workers Union, formed the Committee for Industrial Organization (CIO) for the purpose of organizing the mass-production industries, such as steel, rubber, auto, etc., on an industrial rather than a craft basis. See *Congress of Industrial Organizations*.

annuity. The annuity is an incoming sum calculated on a yearly basis, even though it may be actually payable in more frequent periodic installments.

Annuities may be certain or contingent. The *annuity certain* is

at the other man's door again. One can profit much by accepting the responsibility for his own mistakes.



The Reasons Behind the Usual Turndown

§ 3.—How to Plan Your Campaign

Most persons who find themselves out of work, or who are attempting to secure a position for the first time, do not know

payable over a stipulated number of years. The *annuity contingent* terminates with the occurrence of a stated event, as the death of the holder or annuitant.

Individuals purchase annuities as they do life insurance. The amount obtainable is in proportion to life expectation. Instead of paying premiums, as for life insurance, the annuitant pays a lump sum

Life insurance is paid to a beneficiary at the death of the insured, or into his estate. The annuity begins to bring income as soon as it is purchased, and the payments end at the death of the annuitant.

The annuity may be purchased as protection for old age, or as an investment. Also, annuities are frequently settled upon persons for whom another wishes to provide a sure pension or to whose management he would not care to entrust the whole sum at once.

At 3 per cent, each dollar paid for an annuity is worth, at the end of five years, \$5.31, at the end of ten years, \$11.46; twenty years, \$26.87.

At 5 per cent, the corresponding values would be \$5.53, \$12.58, \$33.07.

For \$1,000 a person of 35 should have an annuity of \$58.56, if a male, \$56.17, if a female. At the age of 45, \$67.85, \$63.86. At 55, \$83.58, \$76.72.

arbitration, industrial. Reference of disputes to a third and impartial party for settlement, by which the disputants agree in advance to abide, is known as arbitration. It has been used in many international controversies, and of recent years it has been increasingly resorted to as a means of peaceful and economic settlement of industrial difficulties. In New Zealand, Australia, and Germany, industrial arbitration is required by law. In Europe and the United States, it is frequently employed voluntarily.

The American Arbitration Association, with headquarters in New York, maintains divisions specializing in commercial arbitration, industrial arbitration, and international arbitration. Each division has its own tribunal, available for service to disputants who desire to effect a peaceful and fair settlement without going to court. The publications of this association are complete and authoritative surveys of the entire field.

The National Labor Relations Board exercises wide arbitral

employer's mind as to the reliability of the reference; it will appear prejudiced rather than based upon sincere, independent business judgment.

§ 9.—Tell the Truth!

After passing the reference hurdle, the next obstacle in gaining the employer's confidence is his legitimate desire for the truth, the whole truth, and nothing but the truth about your abilities and your experience. So—

1. Make no false claims.
2. Do not show nervousness; try to lose yourself in what you say.
3. Be ready for any question, any objection; have your sales talk prepared in advance—but don't present it as if you were reciting a piece at a Sunday-school entertainment.
4. Do not make it necessary for a prospective employer to drag necessary information from you; that might give the impression that you have something to hide.
5. Never belittle a former employer or a firm for which you have worked. Offer no alibis as to the reason for seeking a change in employment. If you have a genuine grievance, state it fearlessly but without too much assertion of your own everlasting rightness.
6. Do not let slip anything like inside information on your former employer's business; such loose talk destroys the very confidence you seek to build up.

It never pays to give a prospect the impression that you are attempting to rush him off his feet. The most satisfactory sale that can be made is the one whereby the prospect is given the opportunity of selling himself. If you have done a good selling job, presented your qualifications interestingly and forcefully, it is seldom necessary to use high-pressure tactics in getting a position. As with everything else, there is always a middle course that you can follow.

Then—

When asked, "What salary do you expect to receive?" your safest reply is to pass the question back to the interviewer, and say:

"Mr. Smith, you are in a better position than I to judge my worth to your firm. I am sure that whatever beginning salary you may offer will be fair and just."

An employer is figuring on making a long-term investment in you.

functions, holding bearings and issuing orders which are subject to court review. The Labor Department frequently acts as mediator.

In 1941, to alleviate the strike situation in defense industries, the National Defense Mediation Board was created. This Board ceased to exist when, by Executive Order dated January 12, 1942, the National War Labor Board was established. The NWLB has jurisdiction over all industries and all employees. It has the power of final determination of all labor disputes.

In the various States, arbitration statutes provide for tribunals to deal with industrial disputes.

Court rulings are not favorable to compulsory industrial arbitration.

bailment. Bailment is defined as the action of bailing a person, goods, or money. In law, the verb *bail* means "to deliver (goods, etc.) in trust for a special purpose."

In business usage, bailment is transfer of possession without transfer of title, with implied contract for return of the property to the owner. The loan of an article is a bailment. Delivery of raw materials to be manufactured is a bailment. The bailment is differentiated from sale and barter.

Property placed in another's care by the owner is a bailment for the bailor's benefit. A loan without consideration is a bailment for the bailee's benefit. A pledge of property as security is a bailment for mutual benefit. A bailment implies a contract, even where no contract is expressed. The care and conservation of bailed property involve some fine shading in the rights and responsibilities of bailor and bailee. In a bailment for benefit of the bailee exclusively, as a loan, the bailee is required to care for the property more scrupulously even than if it were his own property.

Suppose Smith lent his car to Jones, on the understanding that it was to be used for driving daily to a certain place. If anything happened to the car while Jones was driving to or from that place, Smith, as owner, would be liable for damage to the car, unless he had specifically stipulated otherwise. But if Jones used the car to drive to another place than the one named, and anything happened to the car, Jones would be responsible to Smith.

An important application of the idea of bailment is in installment buying. The person holding the pledge and the bailed property is

One way to overcome any hidden objections that an employer may have against you or your qualifications is to come out squarely and ask him what is wrong with you. This may sound too brazen or daring, but it will sometimes save what seemed to be a lost sale. The unearthing of hidden but influential objections is a large part of the art of selling.

Recall the turndowns you have received, and attempt to analyze the reasons back of them. Then it is up to you to have a ready answer for each of them.

Above all, never allow yourself to get into an argument with the employer. *You may win the argument, but the chances are you will lose the job.*

§ 11.—Application by Letter

Broadly speaking, there are two types of job-getting letters: The letter of application, written in reply to an advertisement, and the letter of solicitation, attempting to create a position where no opening has been advertised.

Most letters in reply to want ads are of a stereotyped variety. They seldom contain anything more than an attendance record, a recitation of where the writer attended school, his age, religion, and the names of the firms for which he has worked. This is a serious mistake. Invariably, the letter is competing with dozens of others, and if it does not stand out, it is not likely to lead to a call for an interview.

Unemployed persons seeking employment seldom realize that there are thousands of positions available that have never been advertised or listed with an employment agency, because many firms are considering taking on additional help, but for some reason have delayed filling these prospective positions. A strong letter from a suitable applicant will often bring a definite decision.

Many firms seldom advertise positions which they have available. They are not obliged to, because likely prospective employees, either in person or by mail, are constantly contacting them, so that they can select the person they think best suited for the job.

Most executives are building with an eye toward the future, and so are desirous of surrounding themselves with the best employees to be had. By stating your qualifications in a strong, convincing manner in your letter of solicitation to a progressive executive, you

entitled to hold all until the pledge is completely fulfilled—unless a specific agreement to the contrary has been made. Other applications of the law are to property left in another's charge for safekeeping or repair, responsibilities of carriers, and those of warehousemen and innkeepers. Negligence and accident figure largely in bailment cases

bankruptcy. In Article I, Section 8, Clause 4, the Constitution of the United States conferred upon Congress the power "to establish . . . uniform laws on the subject of bankruptcies throughout the United States." Under that enablement, Congress has passed several bankruptcy laws. The first three of these were in operation only for comparatively short periods each. The Act of 1898 was in force, with successive amendments, until September, 1938, when a new Bankruptcy Act (the Chandler Act) went into effect. This law was a sweeping revision of the former legislation, retaining only a few of its provisions

Bankruptcy serves two purposes: it provides for equitable distribution of an insolvent person's assets among his creditors, in proportion to their claims, and by thus providing legal satisfaction for the creditors, it enables the bankrupt person to take a fresh start with a clean slate. Bankruptcy is voluntary when a person causes himself to be declared insolvent; involuntary, when legal proceedings for such a declaration and an enforced and supervised settlement are instituted by his creditors. Insolvency occurs when liabilities exceed assets.

The new law accelerates the legal processes of bankruptcy. Proceedings are simplified and made more peremptory. A committee of three may be elected from their own number by the creditors, to consult with the trustee. A time limit is set for filing tax claims. In voting for the trustee, claims of less than fifty dollars now are taken into account only in calculating the total of indebtedness, not as to the number of claims. The bankrupt must file a statement of affairs, in form prescribed by the court, giving his business biography, the cause of his failure, and data as to his assets and property of all kinds. He must file a cost inventory. The husband or wife of a bankrupt may be examined as to financial arrangements with the bankrupt, even if previous State or Federal laws forbid such examination. Witnesses against the bankrupt may be examined and

In brief, your opening paragraph should contain some one of these four offerings:

1. A statement regarding some specific knowledge you have of the requirements of the employer

2. A terse statement of an important fact regarding your ability, dramatized to create immediate interest in your qualifications.

3. A statement of some specific service you feel capable of rendering.

4. A thoughtful comment on a timely issue that would be of particular interest to the firm to which you are writing.

If your opening paragraph creates immediate interest, your task has been well begun.

§ 15.—Arousing Desire and Instilling Confidence

Creation of desire and command of confidence, while two separate steps in the sales process, must be interwoven in the body of your letter to produce the desired results. You may paint a glowing picture of your ability, but your statements are likely to carry little weight unless you are able to back up your claims with facts, such as the name of a former employer or your actual record of achievement.

"How then," you may ask, "can I be sure that my letters will ring true? That the employer will believe that I am as capable as I state?" Well, you can create confidence in yourself and in your ability in the following ways:

1. *Tell the truth about yourself.*

Make no claims that you cannot live up to. Your bluff would be called sooner or later. If you were to make statements which you could not substantiate, you would only be building up trouble for yourself.

2. *Make positive statements concerning your ability.*

Letters that contain such phrases as "I believe I can do the work you specify in your advertisement," "Will you grant me a trial," or perhaps "Would you like to interview me," are merely negative suggestions. They will do little to convince an employer that you would make a competent employee.

Make positive statements, and back them up with facts, such as: "I am a rapid typist, capable of accurately typing 85 words a minute."

cross-examined. Further, the trustee takes title to any property inherited by the bankrupt within six months of his bankruptcy. The bankrupt can make no transfer or assignment of such property.

Provision is made for better decisions as to preferred claims, for recapturing assets that have been improperly placed in fraudulent effort to stall off creditors, and for settling liens.

Under the section on "arrangements," replacing the former chapter on "composition" of debts, workers receiving not more than \$3,600 a year are protected against attachment and garnishment of their pay without the necessity of resort to bankruptcy proceedings.

The SEC, Securities and Exchange Commission, has wide powers of control in corporation bankruptcy. See also *Farm Mortgage Act*.

banks and banking. Banking is used to designate the operations of an institution which is concerned with the handling of money or claims to money. In ancient times, such commercial instruments as the promissory note, bills of exchange, and transfer checks (similar to the modern bank check) were known in Assyria, Phoenicia, and Egypt. After the rise of Athens and Rome, however, banking came under official regulation. In those early days, foreign trade was hampered by the lack of uniform coinage; therefore, money changers developed. Receipts were issued and transfer orders were given. These transfer orders became instruments for making international trade payments and were the forerunners of bills of exchange.

The first bank, which was really only a transfer office of a national debt, was formed in Venice in 1157. Modern banking probably had its origin in the moneylenders of Florence. The keeping of depositors' money safe and accessible, however, was first begun by the Bank of Amsterdam in 1609.

Banks today offer various services which may be classified into three types. (1) Commercial banking consists of gathering short-time funds of a community and making them available for use in business. During this process, a form of credit serving as a medium of exchange and known as *deposit currency* is established. (2) Another kind of banking includes investment institutions which set aside funds not used for current wants in order to make them available to corporate and government agencies which need invest-

included on a separate sheet of paper, firmly attached to your letter, so that it will not become separated.

Keep this one important thought in mind: Your letter is a *selling* instrument. Cultivate the habit of sticking to the point. Have your every word and statement be of real sales value.

§ 17.—Make as Many Contacts as You Can

The sum and substance of every job-hunting program is to make a sufficient number of contacts. Getting a position is an eight-hour job. You must keep everlastingly at it, to have the law of averages work in your favor.

Too many unemployed persons simply run around in circles. This is a waste of time, money, and shoe leather. Plan your calls as closely together as possible. Do not feel that because you have contacted a certain firm once and have been turned down, you cannot go back later. Business does improve and conditions change from time to time, so don't overlook any bets.

Many persons out of work, either because they are depressed or for financial reasons, make the great mistake of avoiding their friends and acquaintances. They keep to themselves, as though they were ashamed of their predicament.

Don't do that! When you are seeking employment, you need to make every possible contact that might prove worth while. You can never tell when or whence a possible clue to a position may come.

Don't expect an employer to hunt you out. Act as though you wanted a job, and don't be ashamed to let the right kind of people know it.

In a great many cases, the employees within an organization are aware of an opening before the management takes steps to fill the job. Generally, they are in a position to recommend some friend or acquaintance for their employer's consideration.

However, when you do gain a hearing through friendship, don't forget that it is still necessary for you to *sell yourself* into the available position.

§ 18.—Employment Agencies

An employment agency is the middleman between an employer and a person seeking a position. There are two types: public, non-

what you can earn, find out the names of a few former employees and have a heart-to-heart talk with them regarding their experiences.

Keep your feet firmly planted on the ground and refuse to let your head get lost in the clouds—however rosy those clouds may be. There are few men who are able in hard times to knock sales quotas into a cocked hat.

Don't count on the pot of gold at the end of the rainbow of extravagant promises.

§ 22.—Opportunities for Women

For many years, women's efforts in the selling field were along retail lines, working in department stores, specialty shops, art, decorating, and other establishments catering mainly to a feminine following.

In the 1920's, selling direct to the consumer came into great popularity, and many concerns manufacturing articles of feminine wearing apparel, toilet articles, and books appealing especially to children foresaw the novelty and advantages of employing large crews of women to market their products direct to the homes.

Thousands of women earn handsome incomes in this line of work. And now women in insurance, advertising, printing, travel and banking services are no longer a novelty, even to the old school of business executives.

While the qualifications necessary for a woman taking up selling as her life work are practically the same as for a man, there are several additional points that cannot be too strongly emphasized. These are:

1. She should not attempt to capitalize on her sex, expecting special favors or attentions.
2. She should avoid familiarity, for her intentions might be misconstrued.
3. She should not allow herself to become involved in any matter or affair not pertaining to her business.
4. She should be specially equipped with sales knowledge, because many men still hesitate to place complete confidence in a woman's business ability.

A good saleswoman is seldom out of a job.

A joint account is a bank deposit account in which two or more persons are owners. Any one of them may deposit or draw on the account.

bonds. A bond differs from a stock certificate in that it represents a specific obligation under specific security, while a stock certificate represents a share in the earnings of the issuing corporation. A bond, again, carries a maturity date; it represents a loan extending over and ending with a fixed period of time. A stock certificate carries no date except that of issuance or transfer. A bond is often made subject to redemption before maturity.

The purchaser of a bond should inquire into the nature and value of the security behind it, the object for which the issuer is to use the money raised by sale of bonds, the terms of payment of interest and principal, and the conditions of redemption.

Security.—A bond may be secured by a first or second mortgage, or a special mortgage, by a sinking fund, a trust fund, income or profit, or certificates issued by a receiver. Security by first mortgage is desirable, because it gives priority of claim should the issuer's business fail. Bonds issued for payment through later refunding operations, and those secured by a sinking fund or a collateral trust require careful testing; the bond is only as safe as the security back of it. When the security is such that the issuer of the bonds might rather abandon it than make good, the bond is of little value to its holder. Equipment trust bonds issued by railroads are usually sound, the money received from sale of bonds being used to pay for equipment as purchased, and the bonds being retired serially as such purchase is advanced.

Debenture bonds are those on which no pledge of property as security is made. They are based upon confidence in the issuer's integrity and ability to make good; the test for them is the stability of the issuer's business.

Purpose.—Bonds are issued to raise money, either for constructive and productive purposes, or to retire old debts and put the obligation on a more advantageous footing for the issuer.

Payment.—Interest on bonds may be payable to any holder; such bonds are called coupon bonds, a coupon being attached for each individual payment, to be detached and cashed. The interest may be payable only to the holder or his order; these are registered

specific ability may still not be barred from enjoying the thrills of successful salesmanship.

Such a person may be well equipped for service in the interesting and important field of advertising.

Advertising is a part of the business of selling; in modern times, an essential part. Through it, a business house stands back of its goods and its salesmen. It addresses the general public, with the definite aim of inducing it to buy, educating it to a desired selection, making it product-conscious.

Numerous as are the kinds of advertising, they all differ from ordinary salesmanship in that they appeal to the mind of a possible customer not through the ear but through the eye. This is done by means of type and pictures. (Advertising to a crowd through a loud-speaker is not included here.)

Therefore, it is obvious, axiomatic, that a person who has not the gift of successful personal contact but who can write or draw, and who has the instinct and a liking for selling, may find in advertising a pleasing and profitable field for his or her talents. Moreover, the study of business methods and of particular processes and products which is necessary to good work in advertising opens the way to advancement in the broader field of business, aside from the specialty of advertising itself.

Any advertising, to be successful and fruitful, must be based upon several knowledges: knowledge of the goods or services advertised; knowledge of the public, its whims, its desires, its habits of seeking satisfaction of those desires; knowledge of mediums and their adaptation to special departments of the market.

This applies to the one-inch card in the wood-pulp magazines; to the display ad in a newspaper, small-town or metropolitan; to use of precious space in the magazines of national circulation; to the use of cards in public conveyances; to supplying words for huge electric signs, even for skywriting.

The advertisement must have a precisely fixed aim; it must pursue that aim with scientific accuracy. Every word in its text must count, contributing to achievement of the desired effect; every stroke in the art that goes with text must do its work without waste.

There is one way to advertise soap, and another way to advertise soup. The strategy that works successfully for a cheap car would have no effect upon those who buy expensive cars. The copy

bonds. Or bonds may be registered as to principal—payable only to the order of the recorded holder—and carry interest payments in coupon, negotiable form.

Redemption.—A redeemable bond is one that may be called in by the issuer before maturity. This may be done by lot, the numbers drawn being those of the bonds to be paid off. Or they may, by the terms of the issue, be divided into series with fixed dates for redemption; these are known as serial bonds. Reservation of the privilege of redemption impairs, to some extent, the conservative investment value of the issue. It attracts some buyers, repels others.

Another form of redemption is seen in the convertible bond, which under certain specified conditions may be exchanged for other securities. This conserves the investment character of the bonds, but adds a speculative element in the possibility of switching over, if desired, to stock at a specified price.

Bonds subject to redemption are said to be callable.

Public bonds are those issued by governments. There are two classes of such bonds, Federal and municipal. Municipal bonds are those issued by cities, counties, or States. Public bonds have a special advantage in being backed by the taxing power. The first test for public bonds is ability to pay, and this depends largely upon the community's amount of indebtedness. A further test is the legality of the issue; that is, whether the municipality has conformed to all requirements of law, especially those based upon debt limit.

bookkeeping. Bookkeeping is the method of recording business transactions which enables a person engaged in any pursuit involving trade with other persons to know the resulting financial condition of his trading. An efficient system of bookkeeping is absolutely necessary for the proper operation of any establishment spending or receiving money or giving and receiving credit in the conduct of its affairs. Bookkeeping will disclose the condition of any account, whether it be to the credit or debit of the person or persons concerned, the sources of all expenses and receipts, and the basic capital and its disposition. Its multitude of items should be so organized in entries that a concise statement can be prepared, showing clearly the profit or loss resulting in any period of transactions and the stability or otherwise of the business.

In small businesses, *single-entry bookkeeping* may suffice. In this

qualities of nature's own product—because nature itself works with chemistry.

The industrial chemist produces artificial silk. He turns corn wastes into wood; he improves baking powder; he improves the methods of making glass; he gives us radium and helium; he compounds sprays that prevent huge volumes of loss to the fruit grower.

Physics and chemistry are vital parts of modern industrial processes. They make jobs for men and machines. They differ from other lines of activity upon which comment is made in this book in that they require more technical education. They present an almost boundless field for those who wish their work to contribute to human progress.

PRINTING

As we divide mankind's early history into the Stone Age, the Bronze Age, the Iron Age, and, much later, the Age of Machinery, so we might well describe this present era of human history as the Paper-and-Ink Age. The time may come when sound recording will materially reduce the volume of printing from its present gigantic proportions, but today printing is one of America's great industries.

Printing fascinates many who seek not only ways and means to earn their bread and butter but also an occupation with endless opportunities for advancement and satisfaction of the universal desire for happiness in work. Whether engaged in the mechanical or the business end, persons who work at printing seem almost always to have a stimulating pride in their occupation and to enjoy it every day and all day, not merely on payday.

Consider the extent to which printing is knit up with the daily life of the American people. First, there are the job shops, where individual orders for work are turned out. There is the little shop in the small town where circulars and posters are printed; cards for business and professional men; letterheads and corner cards on envelopes; menus for restaurants—a long list of small jobs. In the cities, the job plants turn out thousand-page catalogues for mail-order houses, with huge runs, hundreds of thousands of copies; they make telephone and street directories; print reports for large corporations and for municipal governments.

method, all debits and credits are entered in a single set of columns in a journal and are marked "Dr." (debit) or "Cr." (credit). Single entry, however, affords no check on fraud or against errors or omission in keeping accounts. The books usually used are a journal (or daybook) and a ledger. Sometimes the order book serves as the daybook for debtor entries on the ledger, while bills and invoices do duty as the basis for creditor entries. Single entry does not furnish any data for the balance sheet, the profit-and-loss statement, nor the cost, and other information.

In *double-entry bookkeeping*, both elements of a transaction are recorded. The simplest system of double entry calls for a journal and a ledger. The journal records fully each business transaction as it happens; items are placed on the debit or credit side; this is known as journalizing. The separation of accounts and classifying them and transferring them into the ledger is known as posting. In the ledger appear the control accounts called accounts receivable and accounts payable. The journal may be divided into separate books, such as, one for purchases; one for sales; one for cash disbursements; one for notes receivable and notes payable, etc.

Books may be balanced at any time by totaling each column and subtracting the lesser amount from the greater amount and so determining the surplus or deficit. The ledger enables a trial balance to be made; this is simply the totals of the debit and credit columns giving the balance of all accounts in the ledger, and the two totals should balance.

The state of business may be ascertained by making out a balance sheet which shows the net worth by adding the assets and liabilities in two columns and showing a balance. The profit-and-loss statement shows the condition of a business for a certain period of time in the same way as the balance sheet, but in a more detailed and classified form.

Bureau of the Public Debt. See *Public Debt*.

cablegram. What the telegraph does for domestic hurry-up correspondence, the cable does for international communication.

Deferred cablegrams and cable letters, to be sent when the load is lightest, command special low rates.

The full-rate cablegram may be sent in any language using the letters of the English language, or in code, using pronounceable

He needs also to know paper. A printer recently outlined the requirements as follows:

Experience.—This employer prefers to take on men who have not had previous experience in selling printing. One who has sold for others has fixed ideas and is not so easily trained in the ways of the new employer. This is not a rigid rule, but this particular employer finds that he gets best results from hiring men who have not previously sold printing. But he also finds that selling experience in other fields is desirable; in other words, he likes to hire men who have proved themselves to be good sellers. This employer says his top salesman is one who took a printing course in high school. He says an investment has always to be made in hiring a salesman; he has to be carried for a while before he begins to produce. And this employer gives his men, with pay, two months' work in the shop, so that they will know how the product they sell is made.

Imagination.—The fellow who lets his imagination run wild is a dangerous man to hire, but one who has creative imagination is a good salesman of printing. He can help the prospective customer see his printed matter as it will finally go out to hoped-for customers. He finds new uses for printing.

Education.—This employer usually finds, from actual experience, that the more education a man has, the better he can sell. High school education is the minimum. And, more importantly, the man who is going to prove to be a good investment is the one who will use printing as in itself a source of further education. In other words, the employer does not care for a man who knows it all, but likes the man who is still ready to learn.

Personality.—Any salesman needs personality, but this employer thinks the offering of printers is so closely standardized that the salesman's personality is an especially influential factor. All good printing shows good craftsmanship. Competitors can usually match prices, give equal quality, and provide equally prompt service. The best salesman, therefore, is the one whose personality commands confidence. This command of confidence is the decisive factor. In any kind of selling, the man who makes good is not a mere order taker but a seller of service.

An interesting problem in connection with the printing business came up in 1939 and 1940: the protest of commercial printers

words of not more than ten letters. Actual language words, as distinguished from made-up words in code, are counted in fifteen-letter units.

Deferred messages cannot use code. They must be in English, French, or the language of the country to which they are sent, and always in one language only. Repetition in another language would be handled as a *separate message*.

Cable letters in code will not be accepted.

Code addresses, registered with the company for a small annual fee, are favored by firms with foreign connections requiring much cable correspondence; they save money.

Money can be transferred by cable.

capital, capitalism. Capital is accumulated wealth; as the English economist Jevons defined it, wealth used to produce more wealth.

Capital is accumulated through processes of saving. Economically, it represents abstention from consumption. Industrial plants, machinery, raw materials stocked in readiness for manufacture, all represent capital. So do finished goods held by wholesale and retail dealers. This is the view of the scientific student of political economy.

To the businessman capital means only money, or that which can be converted into money, to finance new enterprises, be put to productive uses. He distinguishes between fixed capital, investment in plant, machinery, etc., and working capital, cash available to meet costs of operation, pay wages, and so on.

The capital of a financial corporation is calculated in terms of its shares, issued or authorized.

Capitalism is the name given to an economic order in which control of wealth rests with individuals, not the state. Control by the state is advocated by socialists. In common usage, capitalism implies a system in which those who control accumulated stocks of money deal with the labor of the masses in producing goods.

The machine age re-enforced the capitalistic system. Development of transportation, increase of freight-carrying facilities, enabled producers to reach out further from a central point. Production became more concentrated as distribution was widened. Credit systems expanded. Industry and finance are twinned in

moments when he did not know where the month's rent was to come from or how to scrape together enough money to take his discount on a bill of goods.

What the beginner has to do is to go far, far beyond the ecstatic thrill of launching a venture, and come to grips with the bitter problem of ways and means. Merchandising is a matter of brains, not luck.

The storekeeper must know not merely the mechanical elements of bookkeeping, but the difficult science of cost finding. He must know how much of his intake is actual profit. Many a venturer has thought he was going ahead, only to find of a sudden that there is nothing on hand with which to keep going.

In all business, system is an indispensable necessity. Appearances can be tragically deceptive. They may warm the heart while cold figures pile up on the wrong side of the ledger. Guesswork will not do. The merchandising instinct alone is not enough. There must be, even in the small store—perhaps indeed especially there—scientific management.

Not that successful keepers of small stores are expert bookkeepers and cost accountants. They may have no knowledge at all of the conventional methods of accounting. But those who make good—and make money—do not proceed haphazardly; they *manage*. However crude their methods might seem to the expert accountant, they still do perform the function of accounting; the storekeeper *knows* where he stands—what goods have not paid their way, which ones have served a useful purpose as bait for trade though not making a profit in their own sale, and which orders have actually brought a genuine profit to the business.

The small storekeeper *must* have publicity of one kind or another. The successful store is not located where the most traffic goes by—but where it stops most readily, in buying mood.

The store front should be showy, eye-catching.

Even in the smallest store, it pays to seek personal contacts, and, once a contact is made, to sustain it with frequent reminders. Keep records of customers and their demands. Let them know your store offers *service*.

The small towns are full of stores that do not give service; especially, towns within easy reach of cities. There is a vicious circle. The storekeepers whimper because the community does not support

modern business, and with them, under the individualistic system, goes capitalism.

Under the capitalistic system, private initiative and skill are encouraged, and are held in check, in the public interest, by government with its laws. The criticism of capitalism bases upon the evils of exploitation and monopoly. The essential question is: Shall the state control and regulate private operation of business, or take over its operation, placing management in the hands of servants of the state?

card filing systems. Departmental executives sometimes think they are kept so busy making records that there isn't enough time left to do anything worth recording. They sometimes chafe over the requirement of filling out cards and blanks. It is true that the system of card filing may be overelaborate, may be more fussy than is necessary, may divert too much energy from productive work; but in that situation what is needed is revision, not abandonment, of the card filing system. There is no limit to the usefulness and value of a card filing system, properly planned and operated.

Through card files the sales manager can keep track of his men in the field and plan a strategic campaign, not by guesswork but with businesslike assurance of making every move count.

With such a system the proprietor of a small store can keep track of his customers. With little effort he can gain large rewards through use of his record of customers' requirements. He can use the cards as a guide for use of phone calls or letters in letting individuals or groups know of some special offering in which they would be interested.

Buyers, too, can use a card system effectively, in keeping records of past transactions as a guide for those of the future.

The card filing system has an endless variety of uses, all along the line of business office, shop, and field work. The important thing in all these uses is to make the cards so that they give the most complete information, the most usefully detailed record, with a minimum of entries. The manager should not become a slave to system—or anything else. But with intelligence and effective study, he can devise card filing systems that will be priceless in his work.

chamber of commerce. An association of merchants, financiers, manufacturers, etc., formed for the protection and furthering of commercial welfare, is known as a chamber of commerce.

product, who knows? But it certainly is true that salesmanship is at least an equal factor with quality of product in assuring a business enterprise of success. (It is assumed that by *business* we mean "production and marketing of goods for profit.") And this means that salesmanship may be either an art, a science, or both; art and/or science.

This is fundamental, and axiomatic: A business, however excellent and desirable the goods in which it deals, is no better—no more profitable—than the measure of its success in selling: no matter whether salesmanship is an art or a science.

Still, that question is endlessly and vitally interesting to business people; and, no matter how we analyze it and to what conclusion we come, the fact will remain, granite-based in fundamental, underlying truth, that successful salesmanship is the wellspring of prosperity for a business. The successful salesman can hold his head up with the best of them.

If we admit that a good salesman is born, not made, we are casting a vote for the concept of salesmanship as an art. If we maintain that good salesmanship is the result of training and experience, that, on the other hand, is a ballot on the side of science.

The truth, here as usually, follows the middle course. The best salesman is the one with the selling instinct PLUS the benefits of cool, careful study. He is the artist who has analyzed his medium and formulated the effect he desires to achieve—or he is the student of human nature building upon a foundation of the gift for barter. Therefore, the young man about to enter the business world and wondering if he should take up selling as a lifework or a lead toward a lifework needs to examine objectively his own qualities, and ask himself whether he has natural selling ability and whether he has the patience and perseverance to study selling as a science.

Success in business is seldom the product of inspiration. Even the seeming lightning strokes of genius are apt to be the result of condensed experience—just as the veteran writer's swift, sure choice of a word is a dividend on long study of words, and as a fast play in a baseball game is the result not of luck but of skill born of long, patient practice.

So in selling: the brilliant stroke of business is not the result of a mere flash of impulse; it is the fine fruitage of long study and experience. So the would-be salesman does not have to ask himself

The work of the chamber of commerce entails gathering and publishing information and statistics. The organization may petition or send deputations to the government in an endeavor to help formulate legislation beneficial to trade. In addition, employment bureaus for the unemployed have been created and managed by some chambers of commerce.

Local chambers attempt to advance commercial interests by influencing or creating public opinion.

Recently, some associations have undertaken to encourage technical and commercial education.

The first chamber of commerce of France was established in Marseilles, in 1850. Associations in France as well as in the rest of continental Europe have a quasi-official status.

In the United States, Great Britain, and the British colonies, the associations are voluntary.

In the United States, the first chamber of commerce was founded in 1768, incorporated in 1770 by George III, and reincorporated by the State of New York in 1784. Chambers of commerce exist in the important cities of the United States and even in many small towns.

On April 12, 1912, at a national convention called by the President of the United States, the Chamber of Commerce of the United States was organized at Washington, D. C. Its function is to nationalize the domestic and foreign commerce of the nation by coordinating the efforts among commercial groups and associations.

checkbook. The keeping of a personal checkbook is simple enough, but the way it is done reflects character. A person who keeps an untidy, inaccurate checkbook certainly should never let it be seen by his employer, actual or prospective. A neat book, with legible entries and no erasures, with figures carefully made and properly placed, indicates an orderly, systematic nature. A poorly kept book reveals exactly the contrary.

The checkbook provides space for the keeping of records of checks drawn, deposits made, and balances. The system provided in the book should be followed faithfully. In the allotted spaces, entries should be made which will constitute a complete record of the handling of the money, and a statement of the standing of the account from day to day.

Checks should be written in ink. It is better to write the date at

SECRETARIAL SERVICE

ETIQUETTE IN BUSINESS LIFE

While many people achieve business success without good manners, you will generally find that their struggle was much harder than it need have been. Good business manners help to open the doors of opportunity, gain the respect and liking of both superiors and associates, in addition to making business contacts, generally, more pleasant. The codes of business and social etiquette are based on the same principles: courtesy and consideration for others, but in the interests of efficiency, many rules which are observed in the social world must be discarded in the business world. For example, a businessman is not expected to stand each time a woman employee enters his office, but when a woman visitor enters his office, he is still required to rise and remain standing until she has been seated. Therefore, it is important to know just what is expected of the well-bred person in business, and what can be dispensed with.

Meeting Callers

The person who interviews or receives office callers must have courtesy, tact, an interested manner, and a friendly, pleasing personality. Whether or not she allows him to see the person he came to call on, the secretary or receptionist must make the caller feel that he has been well treated and has accomplished his purpose.

The moment a caller enters the office, he should receive immediate attention. You should greet him with a smile and a friendly "Good morning" or "Good afternoon." If it is convenient for you to rise, you should do so. But if you are stationed at the switchboard, you can give the caller equally courteous treatment while you remain seated. After the greeting you might say, "May I be of service?" or "Can I help you?" Never make the caller wait until you have finished a line you are typing, a paragraph in the book you are reading, or a bit of conversation with another employee. Try to avoid a weary, overworked expression, or any mannerism which implies that the visitor is unwelcome. Do not greet visitors with

the top in full: January, not Jan. Do not add a "th" to the numeral: January 18, not January 18th. Write the number of the check plainly, and be careful not to duplicate it on another check. Write all names as plainly as you can. Have a fixed style for writing the cents figures, and stick to it. Write the fractions always the same way. If you switch from one style to another, the bank will have the less to go on in making sure a check presented with your signature is yours.

It is good practice to note on a check the purpose for which it is drawn. A note on the face of the check is merely a reminder to yourself. But such a note above the space to be used by the endorser converts his signature (endorsement) into a receipt for that money for that specific purpose. If you write "In full to date," endorsement constitutes recognition that all indebtedness has been cleared away. Of course you might be making an error; the payment may not be actually final, an item or two may have been overlooked in your calculations. Still, it puts the burden of proof on the person to whom the check is drawn.

Some start with Check Number One and continue numbering their checks consecutively as long as they go on making checks. Most persons, however, prefer to start a new series each year.

Do not sign checks ahead; you never can tell into whose hands they might fall. An unscrupulous person finding one of them might fill it in and cash it for more than you would like to have to pay for your carelessness.

Spoiled checks should always be destroyed. Checks carried in your pocket or purse should be unsigned, blank all the way.

Good bookkeeping in your checkbook is most desirable. It safeguards you against making an unintentional overdraft. Even though the bank is quite sure of your integrity, overdrafts make a bad impression; at the best, they show you to be a careless keeper of books.

Be especially careful about entering at the first opportunity any pocket check you may have given out without having your book handy.

And remember that no matter where you place a check made out to "Cash" or "Bearer" there is always the possibility of its falling into wrong hands. And if it is genuine as to signature, you are the loser.

trade, banking, investments, executive management, manufacturing, store management, office procedure, and accounting.)

Industrial Arts Index (Indexes a selected list of engineering and trade journals.)

International Index to Periodicals (Indexes foreign magazines.)

Readers' Guide to Periodical Literature (Indexes magazine articles.)

The United States Catalogue (Lists all books printed in the U. S., with publishers, prices, etc.)

Cumulative Book Index (Lists all currently published books.)

Art Index

Educational Index

Agricultural Index

Portrait Index

Index Medicus (Indexes medical articles.)

Book Review Digest (Indexes book reviews.)

In most cities and towns, full information regarding transportation schedules and rates is on file with either railroad ticket offices, airways offices, or steamship agencies. The best general authority on these matters is *Bullinger's Guide*.

The habit of going to the library for reference books will uncover many hitherto unsuspected sources of all kinds of information. It is an excellent plan to write down the names of books with which you have not previously been familiar and which may prove useful in the future. Always in using such reference books, note the date of publication; if a book was published in 1934, the data it contains may have no particular value in 1941.

In giving your authority for information secured, be sure to cite the year in which the book, magazine, or newspaper was published, and in the case of a book, the publisher and the city in which it was published.

Following are some miscellaneous books of reference that you may wish to consult:

Atlas of the World
Gazetteer of the World
London Times Atlas
United States Official Postal Guide
International Postal Guide
Hotel Red Book

checks that "bounce." Issuance of a bad check or the act of passing it with knowledge that it is not backed by funds is a criminal action. In many States, it is a misdemeanor; in some others, a felony. In some States, the degree of the crime is dependent upon the amount of money involved. The punishment is fine, imprisonment, or both, in amounts and for terms proportionate to the amount involved.

As the intent to defraud is an essential part of the criminality, many States allow days of grace, varying from five to twenty, during which the person issuing the check or negotiating it is permitted to make good on it. This period of grace is calculated from the giving of notice of dishonor.

The notice of dishonor states that the check has been presented for payment and refused because of insufficient funds. It notifies the person addressed that unless he makes good within a certain stated time limit, proceedings will be instituted against him.

The habit of postdating checks is dangerous. If the check is presented for payment before the date written on its face, the drawer and the endorser both look bad, though no action against them is possible unless intent to defraud is apparent.

Early cashing of checks is advisable also, quite aside from all questions of fraud, because if the maker of the check is known to have died in the interim between its making and presentation at the bank, the check is not cashable and the money can be collected only through the decedent's estate.

child labor. In 1802 the British Parliament passed legislation to regulate the hiring of children. In 1819 such legislation reached the height of prohibiting employment of children less than nine years old.

If this, measured by the ideals or even the practices of today, seems somewhat inadequate as public regulation of the child's right to enjoyment of fresh air and sunshine, it should be noted that in the United States there was no national legislative move toward humanitarian control of child labor until 1916, when the Keating-Owen bill was passed, effective September 1, 1917. June 8, 1918, the Supreme Court declared this Act unconstitutional, under interstate commerce principles.

Upon failure of another attempt at Federal legislation on child

Titles such as *Miss*, *Mrs.*, *Dr.*, *Col.*, etc., are put in parentheses after the name. If the surnames, given names and initials are the same, the alphabetic order of the titles determines which name comes first. (See above.)

Except in the case of *Esq.*, *Jr.*, *Sr.*, *Mr.*, and *Mrs.*, abbreviations are filed as if they were spelled out.

St. Anne
Saint John

FL. George
Fort Worth

Mt. St. Vincent
Mount Vernon

Names beginning with numerals are indexed as if they were spelled out.

First National Bank
2nd National Bank

Mac, *Mc*, and *M'* before a name are handled in either of two ways: they may be considered as part of the name and indexed exactly as they are spelled, or they may be considered consistently as *Mac*, and indexed in this alphabetical order. The former rule is illustrated in the left-hand column below; the latter is illustrated in the right-hand column. The person who files should determine the rule of the firm for which she is working—or if there is no rule, decide which to follow, and stick to it consistently.

Macbeth
MacNiffe
McLean
McManus
M'Manus

Macbeth
McLean
McManus
M'Manus
MacNiffe

Foreign names which are prefixed by *de*, *du*, *d'*, *le*, *el*, *van*, *von*, etc., are indexed as if the prefix were part of the name. For example, the following names,

De Vere, Du Maurier, D'Artagnan, Le Roy, El Dia, Van Voorhees, Von Marces

are alphabetized as if they were spelled thus:

Dartagnan
Devere
Dumaurier
Eldia
Leroy
Vanvoorhees
Vonmarces

labor, Congress, in 1924, submitted to the States an Amendment to the Constitution, giving the national legislature power to control labor of persons of less than eighteen years of age. That Amendment is still unratified. See *Constitution*, in a later section of this volume.

Most of the States now have child labor laws; the point at issue is that of the power of Congress to pass a uniform law for the nation.

The State laws provide a work day for children of not more than eight hours, and forbid night work by those under sixteen years of age. In practically all of the States, full-time employment in industry is banned for children under fourteen.

Employment of children in interstate commerce falls within the Federal power of control, and is regulated by provisions of the Wage and Hour Law of 1938.

The difficulty in connection with child-labor legislation is that of protecting its beneficiaries without working actual injustice in many instances. It is the difficulty of legislative definition.

choses. The word *chose* comes from the French, and means literally "thing." It applies to chattels and personal property.

Choses in possession and *choses in action* are the two divisions of this legal concept. By *choses in possession* is meant physical property. A *chose in action* is a legal right, such as is conferred by a trade-mark or copyright, a patent, or the right to a share in a corporation's earnings as embodied in a stock certificate. The right to recover on goods bought but not delivered is a *chose in action*, as is the right to sue for fulfillment of a financial obligation.

A bond is evidence of a *chose in action*.

common carriers' responsibilities. The owner of a cart or boat, who in earlier days hired it and his own services out for transportation of goods, was a private carrier. The common carrier came into existence when railroads and steamship lines received from the state special privileges in return for open service to the public. Other transportation services soliciting patronage from the general public, such as trucking companies, bus lines, and so on, are also common carriers. Conferring franchises and right of way, the government, as agent for the people, protects the people's interest by supervising service and rates. The State governments regulate intrastate commerce; the Federal Government, through the Inter-

the title of the correspondence filed in the folder. Gummed labels are usually pasted on these tabs in order to avoid the inconvenience of inserting the folder in the typewriter to write the name. These labels come in strips of 10, with perforations dividing the labels. Guide cards are heavy cardboard sheets, approximately the size of a filing folder, also equipped with tabs. On the tabs are printed alphabetic divisions, numerals, or the names of States and countries, depending upon what method of filing is used.

There are four methods of filing: alphabetic, geographic, numeric, and subject. Each of these has its special uses, and the method chosen depends upon the needs of the organization. In most business houses, however, an alphabetic system of filing correspondence is used.

Alphabetic System

In this method, all correspondence, both original letters and carbon copies, is filed in alphabetic order under the names of individuals or companies. The alphabetic guides are arranged so that the tabs are staggered in two columns at the left-hand side of the filing drawer. There may be 25, 40, 60, or even more of these alphabetic divisions, depending upon the volume of material to be filed. The miscellaneous folders are filed in alphabetical position behind these guides. Their tabs occupy the next position to the right, and on the tabs are printed the same alphabetic notations which appear on the guides behind which they are filed. The first few letters exchanged with a new correspondent are filed in these folders. When six letters for any one correspondent have accumulated in the miscellaneous folder, they are put into an individual folder.

The tabs of the individual folders occupy the next position to the right, making a fourth column of tabs. On them are typed the name of the individual or firm, and the number of the alphabetic guide behind which it is filed. All letters exchanged with this correspondent are arranged in this folder according to date, the most recent being in front. If desirable, special name guides may also be used. These are similar to the alphabetic guides, but on each tab is a removable label bearing the name of the company, special correspondent, subject, etc. These are used if there is a large number of folders between alphabetic guides or if the individual folder is referred to so often that the name guide saves the time of the filing clerk.

state Commerce Commission, controls commerce crossing State boundaries.

This governmental regulation has two principal fields. First, it requires that service shall be rendered without discrimination equally to all who meet its proper requirements, as in payment of fares or charges. Second, it imposes upon the carrier heavy responsibility for persons or goods in his care.

The carrier, of course, is not held responsible for damage done and losses caused by act of God or those of the public enemy in war. In common speech, bandits are classed as public enemies, but they are not included in the term as applied to the common carriers' liabilities. The carrier cannot be held for loss resulting from acts of a government authority, as the police. If the carrier exercises reasonable care, he cannot be held responsible for losses due to evaporation or to natural and unpreventable wear and tear in handling goods. The shipper has corresponding liabilities, as, for example, in proper packing of shipments. As the carrier is required to give proper handling to shipments of perishable goods, the shipper is under obligation to notify the carrier of the nature of the goods.

The carrier may restrict his business to transportation of certain kinds of goods, and is then under no obligation to accept shipments of other classes of goods. If the carrier engages in general transportation, however, he is under legal obligation to accept all shipments, unless there is some specific and adequate reason, in the individual instance, for refusal. The carrier's responsibility begins where actual carriage begins. That is to say, when goods are warehoused upon receipt, to be held for later release, the carrier's responsibility is merely that of ordinary care and freedom from negligence. There is variance in State laws as to the time at which the carrier's responsibility ends; it may be at the time when the goods are safely stored at the end of the haul, or it may be extended to include reasonable allowance of time for the shipper to remove the goods to his own place of storage.

The common carrier does not insure the safety of passengers. The diligent care required of the carrier is proportionate to the extraordinary relation between it and the passenger whose life is exposed to the hazards of travel, in the carrier's care and relying upon his vigilance and the skill and conscience with which he main-

The Address

The address in a business letter consists of the name of the person or organization to whom the letter is written, the street address, and the city and state in which the addressee is situated. Where the addressed person or organization is in a foreign country, the name of the country is added to the address. Sometimes an R.F.D. (Rural Free Delivery) route number, or a post-office box number is used instead of a street address.

One advantage of placing the address at the head of every business letter is the record that it makes on the carbon copy. Thus, if it becomes necessary to write again on the same subject, the address is ready at hand. Another advantage is that of identification in case the letter (as sometimes happens) is placed in the wrong envelope for mailing.

Begin the address at the upper left-hand side of the letter, from two to four lines below the last line of the heading. The first line will determine the width of the left-hand margin of the letter.

The address may be in either step or block form; for instance:

W. H. Fay & Company,
23 Broadway,
Ishpeming, Mich.

Fashionable Frocks, Inc.,
180 Fifth Avenue,
San Jose, Calif.

The main advantage of using the block form is ease and speed in using a typewriter; it is quicker and easier to push the carriage right as far as it will go than to make the proper indentation for the step form.

Strictly speaking, there should be a comma after each line of the address except the last, which should have a period. Some offices, however, dispense with this punctuation; but in any case, *all initials and abbreviations take a period, and a comma should be placed after the city or town.*

The British have a custom of placing a comma after the number of the house, as 126, St. James Street, but this is unnecessary in the United States and its possessions and Canada.

With formal letters, and frequently with short letters of a more or less social nature, the address is placed at the bottom of the letter after the signature, at the left-hand side, allowing the same margin as when it is placed at the beginning.

tains equipment and operates the service. The passenger may himself be guilty of contributory negligence. Contracts by which the carrier seeks to limit its responsibility are sometimes voided by the courts as contrary to public policy. To become a contract, the printed matter on a ticket must be stated to the buyer of the ticket when it is sold to him.

Laws regulating relations between passengers and the carrier's employees, as conductors on passenger trains, are interesting. For example, the railroad is supposed to furnish a seat for each passenger, but failure so to provide does not entitle the passenger to ride without payment of fare. His remedy is to leave the train at the first stop, and seek whatever damages may be obtainable. Except by special agreement, the carrier is responsible, as an insurer, for passengers' baggage entrusted to its care. The carrier's responsibility begins when the baggage is properly delivered into its keeping.

Carriers of passengers and goods by water are subject to strict requirements for the proper handling of the ship. Governmental inspection is provided as a check against all chance taking.

Congress of Industrial Organizations (CIO). In 1935 the Congress of Industrial Organizations was formed to succeed the Committee for Industrial Organization. Both organizations are known as the CIO. In 1935 eight international unions, which had been affiliated with the American Federation of Labor, united to organize on an industrial (or vertical) basis, rather than on a craft (or horizontal) basis. John L. Lewis, the president of the United Mine Workers (already an industrial union), was elected chairman of the CIO.

In 1936 the executive council of the A. F. of L. suspended the CIO unions (by then numbering ten). Efforts to establish peace between the CIO and the A. F. of L. have been unsuccessful.

The CIO has adopted a health program and advocates and supports social security. In addition, it endorses a permanent civil liberties bureau in the Federal government, liberal credit to small farmers, maintenance of farm prices, expansion in housing, social security, and youth programs. It supports the raising of wage and hour standards and the elimination of the poll tax in the South. The CIO opposes the use of the National Guard to break strikes.

Setting out to organize the mass-production industries of steel

The titles, "Mr." and "Esq." should never be used together with the same name, as in "Mr. Arthur N. Hawkins, Esq."

A partnership may be addressed

Messrs. Smith & Landon
Messrs. Jones, Allen & Jepson

Unmarried women of any age should be addressed as "Miss"; married women as "Mrs." Where there are other titles of importance, they should, of course, be used. Remember that women as well as men are doctors, ministers, professors, etc.

It is safe to assume that a woman who signs herself "Jane Mason" is unmarried, and to address her as "Miss Jane Mason." As a rule, a married woman is not offended at being addressed as "Miss," but it may annoy an unmarried woman to be addressed as "Mrs."

The Salutation

The salutation is your greeting to your correspondent. There are several forms which may be used. The most usual are:

Dear Sir:
Dear Madam:
My dear Sir:
My dear Madam:
Gentlemen:
Dear Mr. Kenworthy:
My dear Mrs. Vernon:

but if an added degree of formality is required, one may use:

Sir:
Sirs:
Mndame:
Mesdames:

Sometimes in business there are friendships established that lead to the use of a first-name salutation, and in this case one simply writes: *Dear John* or *Dear Harry*. Many executives, however, write business letters to their friends with the same formality they would use in addressing an unknown correspondent. This is commendable, especially where carbon copies go into the general file of the company.

Mesdames is used when the firm or group addressed is composed

and automobile, the CIO has now spread to other industries, including: textile, packinghouse, leather, fur, etc. In 1944, the membership totaled approximately 6,000,000.

In 1940 John L. Lewis resigned from the presidency of the CIO and Philip Murray was elected to succeed him. Lewis retained the office of president of the United Mine Workers of America.

consideration. An essential part of the making of a binding contract is the consideration. This is not necessarily given in the form of money. The granting of a right or benefit is a consideration satisfactory to the law. It must be something, however, which the law regards as being of value sufficient to support a transaction in which one party surrenders something to another. There must be a recognizable exchange of values.

A mere promise to do something is not a consideration. A promise to do an impossible thing would have no standing in law; the one who accepted such a promise would have no case.

An unkept promise in which no consideration was named would be without legal status. If a repairman promises to fix your car without charge and fails to keep his promise, there is no legal remedy. But if he accepts any consideration—not necessarily money—in exchange for his promise, then he is legally responsible for execution of the promise.

In some cases, a consideration given in the earlier stages of a relationship is sufficient consideration to make a contract enforceable. This would apply to a promise to pay an old debt after going through bankruptcy proceedings.

The need of understanding of legal technicalities is vividly illustrated in this paragraph from *Incredible Carnegie*, by John K. Winkler (Garden City Publishing Company, 1931): "He [Carnegie] persuaded Kloman to assign his various interests to him and to secure a judicial discharge. [Kloman was on the verge of bankruptcy.] Carnegie promised, in writing, to restore Kloman to full partnership when things cleared up. The offer, though the simple-minded Teuton did not know it, *carried no legal consideration.*"

Carnegie straightened out Kloman's tangled affairs and settled claims against him at fifty cents on the dollar. While this was going on, he paid Kloman a salary of \$5,000 per year. Quoting again: "When Kloman was once more legally entitled to hold

situation, and he can deal with it as he sees fit. In this case, he will either file the new letter with the rest and consider the incident closed, or he will acknowledge the letter in a suitable manner.

Notice also that the example given is apologetic without being servile. It is courteous without being unduly personal.

Notice that it is short and crisp without being curt. A letter two pages long, explaining just how the case of shoe polish was overlooked, how the receiving clerk was ordinarily very efficient but had lately received word that he was the father of twins, and how "mistakes will happen," would not have accomplished the result half so well.

Notice that the paragraphs are short. This makes for easy reading and consequent clearness.

Notice that the sentences are grammatically correct.

Notice that there is no part of this letter that can be misunderstood.

Following are the elements of every first-class business letter:

1. *Clearness.* It should say exactly what the writer means to convey to his or her correspondent, so that there is no possible chance of its being misunderstood.

2. *Conciseness.* It should not be wordy. Even a long letter may be concise if it does not use any more words than are necessary to convey the message.

3. *Courtesy.* Politeness is expected in business correspondence, as it is in social correspondence.

4. *Sincerity.* This is the quality that makes your correspondent realize that you have "nothing up your sleeve." It is not only honesty, but the appearance of honesty, and the will to be honest.

5. *Good English.* This means language that is grammatical, simple, and vigorous. It does not mean high-brow English. Good business English may include pungent expressions of the current moment if they are appropriate and in good taste.

6. *Neatness.* The difference between a freshly laundered handkerchief and one that has been carried in a pocket for several days is no greater than that between a neat letter and one that is wrinkled, smudged, or carelessly written.

It is always necessary to put your message into a clear, concise, courteous, sincere, well-phrased, and neat form. The best approach to these requirements is the capacity for *clear thinking*.

The following beginnings of letters in reply to requests for information are all in good form:

Thank you for your inquiry as to the date when our fall catalogue will be ready. Although we cannot give you the exact date, it will be in the mail between July 15 and 25.

We are glad to send you the information you request.

It is quite manifestly a tendency to use somewhat more care and to be a little more courteous in answering inquiries that point to sales than those that indicate an effort to get something for nothing. However, there is nothing lost, and in the long run there may be something gained, by giving all inquiries polite consideration and acknowledgment.

There is another factor that should enter into every answer to an inquiry—intelligence. Ordinarily a reply to an inquiry is in reference to business, and requires only a knowledge of the matter, good business sense, and the ability to give the information in crisp and agreeable form.

Follow-ups

Follow-ups are often necessary in connection with letters sent for the purpose of sales of one kind or another. One may accomplish the end desired, or several may be necessary. Frequently, they are ineffective, no matter how many are sent; but they are always worth trying.

Follow-ups may repeat a request for information, or ask for a reply to an inquiry of one kind or another.

The first follow-up is in the nature of a gentle reminder, and each succeeding one is written with either a stronger accent, or a variation in the way the subject is approached.

Following are a group of specimen beginnings for a follow-up:

A new development in radio since we wrote you last week makes our offer even better—and at no increased expense.

I neglected to mention in my recent letter that there is a time limit on the special price I was able to offer.

Second follow-up:

This is a reminder that, although our stock of shirtings, of which we recently sent you samples, is now full and complete as to fabrics and colors, there is a steadily increasing demand. We hope that we shall receive your order while we are sure that we can fill it.

share in the expected advantages. In the latter, in addition to this liability, each associate may be held responsible for the whole.

Legality of contracts is subject to many requirements. A contract may be legal and binding in part, invalid and void in other parts. It may be contrary to the public interest, as through engaging to release one of the parties from a legal responsibility, such as that of an employer or a common carrier. It will be voided by the courts if it leads to immoral ends. It is void if obtained through fraud, constraint, or undue influence. To be valid, a contract must embody true meeting of the minds.

Legal interpretation and application of these points is highly specialized, but there are some interesting principles by which judgment is guided. In disputes over the wording of a contract, that interpretation is accepted which comes nearest to fitting the ascertainable intention of the parties, and the expression is construed more rigidly against the one from whom it comes than against the other party. In some respects, as that of penalty, the court determines, independently of the contracting parties' intention and expression, what is legally proper. Assignment of rights and liability under the terms of a contract is closely regulated by law, as, of course, are the disputable facts as to fulfillment in the individual case.

There are, inevitably, conflicting precedents in the books of law, and the layman must have great experience in business to come anywhere near being sure of his ground. Contract laws vary in the different States, and it is always wise for one participating in the making of a contract to use the services of a competent lawyer.

contracts made by persons not of legal age. A person not yet of legal age is, in the view of the law, an infant. In common law, legal age is 21, but in many States, for women it is 18 or, upon marriage, even less.

If a person not yet of age buys necessities—food or clothing—on credit, the question of whether the seller can collect or not depends upon whether the young person's parent or guardian supplies those necessities within a reasonable limit set by the circumstances in life of all concerned. A person not of age cannot be held on a promissory note.

While great liberties are granted to a (legal) infant in making

Ordering Goods

In ordering goods by letter, there should be explicit directions and information as to the following points:

Place to which goods are to be shipped

Purchase order number

Date of order

Quantity

Description

Article

Catalogue number

Size

Color

Model

Unit price

Discount (if for resale)

Total price

Shipping instructions

Terms

Signature of person authorized to order.

The more exact your directions, the better are your chances for receiving just the goods you have ordered, at the time for which you have ordered them, and at the price and terms you have indicated. Care in these respects is insurance against delays, misunderstandings, overcharges, and other vexatious incidents.

Most forward-looking business houses use a printed order form for all their purchases. This has several advantages. It is business-like, and saves time in typing. All orders are uniform in size and can be kept in a binder devoted to purchases.

One of the chief advantages of a printed order form is that it reminds the person ordering of all the points that should be covered.

The order should be made out in duplicate at least. No matter how small the business, a copy of every order should be kept on file. Where there is a receiving department, it is a good plan to make out the order in triplicate, so that there will be an extra copy by which the receiving department may check the goods when they arrive or advise the order department of their non-arrival. Sometimes even four copies of orders are made, in which case one of them goes to the auditing department.

The purchase order number is a convenient means of identifica-

contracts, the law is strict in the matter of ratification of such contracts upon the minor party's coming of age. Until he attains legal age, his creditors deal with him in most matters at their own risk.

But a person who, after attaining majority, recognizes a contract made during his minority, he is then as legally responsible as though he had been of full age when the contract was made.

In giving credit to minors, it is good business to have legal advice, if the deal involves important sums.

co-operative marketing and purchasing. Revolutionary changes in the marketing and purchasing of agricultural products have come about with the development of transportation. These changes were not merely the achievement of higher speeds in moving goods, but were due particularly to improvement of refrigeration. Products formerly regarded as perishable can now be preserved in practically their original freshness over periods long enough to permit them to be carried long distances from farm to market. As a result, where formerly the markets had to wait for the local crops to come in and the whole movement of farm produce was seasonal to each district, the great cities now have an unfailing supply of green foods. The movement of crop dates is definitely predictable. New York first receives vegetables from Texas, then from Georgia, Maryland, New Jersey. Strawberries, for example, formerly an extremely seasonal product, are now to be had the year round.

To the seller, accessibility to market means much more than just getting there somehow, sometime. It means putting his goods down at the moment when they will be most in demand, and getting them there in best possible condition at lowest possible cost. To the purchaser, getting goods while they are both fresh and in demand means a greater chance of reselling at an advantageous price, and less chance of having spoiled, unmarketable goods on hand.

The farmers sought ways and means to eliminate intermediate processes, contributory services, and expenses. To competition after reaching the market, early in the twentieth century was added this effort to effect co-operation in the handling of their products. The effort has proved successful and co-operative marketing and purchasing have long since passed the experimental stage.

In the marketing season of 1941-1942 the individual membership in co-operative marketing-purchasing associations in this country was

Terms include such items as:

C.O.D.
30 days net
2% ten days
90 days net
2% October 1st
F.O.B. Detroit—30 days net.

Terms may also include conditions, as in the following:

If you can make delivery by September 1, you may send us the following, etc.

If you will send the following items at once, and give us a January 1 dating, you may consider this an order, etc.

It is economy to exercise the greatest possible care in making out orders, for an error, or an incomplete description, or the wrong shipping directions, or any other shortcoming may mean a delayed shipment, with consequent loss of sales. It is better to include unnecessary details in your order than to leave out any necessary ones.

An order must always be signed by someone who is authorized. Thus, in a large organization, the responsibility is centralized in one or more individuals in the purchasing department, who, in turn, get their authority from the heads of other departments.

Here are good opening sentences for letters ordering goods:

Enclosed find check for \$18.72, for which please send me the following:

For the enclosed money order in the amount of \$62.10, please send us:

Please send us the following items C.O.D.:

Confirming Telephone and Verbal Orders

All orders for merchandise or service should be in writing, but to save time it is often desirable to telephone orders or otherwise to give them verbally.

Such verbal orders should be confirmed in writing, so that the authority is indicated for the record of both the house that receives the order and the house or individual who does the ordering.

Confirmations should be as brief as the full details will permit. They should specifically state the date and that they are confirmations, so that they will not be mistaken for duplicate orders.

3,600,000, of which 2,430,000 persons were members of marketing associations, and 1,170,000 members of purchasing associations. At this time the total number of organizations included in both categories was 10,550.

Denmark and Finland used the co-operative system in marketing many years before it was taken up in this country.

corner. A corner is a monopolistic control of supplies of goods or stock shares, held for future delivery, in order to score a "killing" for those who engineer the corner. A corner in stocks is generally brought about through short sales or selling on margin. When others are forced to buy, the sellers can set their own price.

In 1869 Jay Gould and Jim Fisk cornered the gold supply of the United States. In 1898 Lester tried to corner wheat, but failed because the buyers presented an organized resistance.

There are laws in some of the States against cornering, and by a decision handed down in 1913, the Supreme Court declared a corner in any commodity figuring in interstate commerce would be a violation of the Sherman Antitrust Act, and a crime.

corporation. A corporation differs from a partnership in these two respects: first, it exists by authority of a governmental grant; second, its members' business personality is merged in that of the new entity, the corporation.

Further, unlike the partnership, the corporation continues without being affected by deaths of members, and liabilities rest against the corporation as an entity, not against individuals. A corporation sues and is sued in its own name and personality.

The stockholders elect a board of directors. The board elects officers: president, vice-president, treasurer, secretary. These officers administer the routine business of the corporation. The board governs the division of earnings among the stockholders.

The corporation's constitution is embodied in a certificate of incorporation, which customarily states the purpose of the corporation, names and addresses of the incorporators and the directors, with details as to provisions for issuance and distribution of stock. A State officer scrutinizes the certificate and if there are legal defects, they must be corrected before the certificate is made effective. The cost of incorporating varies widely in the different

there may be certain obligations, either expressed or implied, in the manner of acknowledging orders. It is, therefore, advisable to word acknowledgments carefully to guard against making commitments, such as price, date of shipment, and other similar details until these matters have been absolutely determined. It would be unfortunate if a lawsuit should grow out of a carelessly worded acknowledgment.

Form acknowledgments

This is to acknowledge your order with thanks and to assure you that it will receive our attention at the earliest possible moment.

Stearns Brothers Department Store.

We acknowledge with thanks your valued order. It will have our immediate attention.

Pax Grocery Company.

Asking for Credit Information

The privilege of credit is based on both the ability to pay and the reputation for paying. One of these is as important as the other, for there have been countless instances of an individual or firm having unquestioned ability to pay but a reputation of avoiding payment as long as possible.

In the case of a large corporation, it is comparatively easy to judge of the ability to pay, but with smaller businesses and individuals, it is well to require trade or bank references before extending credit.

Letters asking for credit information should obviously be written with care in order to guard against the implication that the account is not a desirable one. Business associations should not be approached with any hint of suspicion expressed, even if the nature of the approach seems to warrant it. The element of courtesy can be observed always whether or not credit is extended.

Answering Credit Inquiries

Considerable care should be taken to write answers to credit inquiries so that in case the letters should be seen by the individuals or firms under discussion, there could be no question of a civil suit because of the information given, or opinions expressed.

tates. It is figured with the amount of authorized capital stock as a base.

When a proposal of policy is taken up at a meeting of stockholders and directors, each share of stock is customarily entitled to one vote. Commonly, a stockholder may turn his voting power over to another by a form known as a proxy. Ordinarily, when shares are sold, the voting rights remain with the first owner until the transfer is recorded on the company's books. In periods when the books are closed, transfers cannot be recorded and the voting rights are unchanged until the books are reopened.

The fictitious personality of a corporation cannot be dealt with as a natural person in punishment for offenses against the law; it cannot be imprisoned, the available penalty is that of a fine. Perhaps the most remarkable instance of this power of the state is the famous fine of \$29,240,000 imposed by Judge Kenesaw Mountain Landis, as United States District Judge for the northern district of Illinois, in 1907, on the Standard Oil Company. That fine, incidentally, was never collected; the ruling was reversed by the higher courts.

Corporation officers, however, are liable to penal action when they obstruct proper access to the stock records, publish false information, make improper use of the corporation's funds, or otherwise practice malfeasance of their office.

See also such entries as *securities*; *trusts*; *ultra vires*.

corporation as contractor. The ability of a corporation to make contracts is defined in its charter. Unless prohibited from the making of any specific kind of contract, it can make contracts through an authorized agent.

corporation income tax. Corporations are subject to a normal income tax and surtax collected by the Federal government. The income tax is computed in the following manner: the net income minus the interest on the United States obligations and instrumentalities results in the adjusted net income. From this income is subtracted the credits for adjusted excess profits net income and for dividends received (85% of dividends received from taxable domestic corporations or 85% of the adjusted net income, whichever is lesser), which gives the normal-tax net income.

- absolute** (āb-sō-lūt), *adj* entire, complete, unconditional, unqualified, unrestricted, despotic, arbitrary, tyrannous, imperative, authoritative, imperious, autocratic, positive, unequivocal (limited, conditional, accountable)
- abuse** (ā-būs) *vt* asperse, revile, vilify, reproach, calumniate, defame, slander, scandalize, malign, traduce, denigrate, depreciate, ill-use, divide, decerate (praise, protect, eulogize, laud, extol) *n* (ā-būs) scurrilous, ribaldry, (illogically) opprobrium, bad, incorrect, vituperation, ill-usage (praise, protection)
- accede** (āk-sēd) *vt* assent to, consent, acquiesce, comply with, agree, concede, concur, approve (dissent)
- accelerate** (āk-sē-lē-tē), *vt* hasten, hurry, expedite, forward, quicken, despatch (retard)
- accept** (āk-sēpt) *vt* receive, take, admit (refuse)
- acceptable** (āk-sēp-tā-bil) *adj* agreeable, pleasing, gratifying, pleasurable, welcome (displeasing)
- accident** (āk-si-dēnt) *n* casualty, incident, contingency, mishap, adventure, chance
- accommodate** (āk-kōm-ō-dit) *vt* serve, oblige, adapt, adjust, fit, suit (disoblige, impede)
- accomplice** (āk-kōm-pli-), *n* confederate, accessory, abettor, conductor, assistant, ally, associate, participator, criminal (adversary)
- accomplish** (āk-kōm-plish), *vt* do, effect, finish, execute, achieve, complete, perfect, consummate (fail)
- accord** (āk-kōrd), *vt* grant, allow, admit, concede (deny)
- account** (āk-kōunt), *n* narrative, description, narration, relation, detail, recital, money, reckoning, bill, charge
- accountable** (āk-kōn-tā-bil) *adj* punishable, answerable, amenable, responsible, liable
- accumulate** (āk-kū-mbū-iz), *vt* bring together, amass, collect, gather (scatter, disperse)
- accumulation** (āk-kū-mbū-izhshn), *n* collection, store, mass, congeries, concentration
- accurate** (āk-kōrit), *adj* correct, exact, precise, nice, truthful (lax, error, careless)
- achieve** (āk-ēshv), *vt* do, effect, fulfill, execute, gain, win
- achievement** (āk-ēshv-mēt), *n* feat, exploit, accomplishment, attainment, performance, acquirement, gain (failure)
- acknowledge** (āk-nōd-it), *vt* admit, confess, own, avow, grant, recognize, allow, concede (deny)
- acquaint** (āk-kwānt), *vt* inform, enlighten, apprise, make aware, make known, notify, communicate (deceive)
- acquit** (āk-kwit), *vt* pardon, forgive, discharge, set free, clear, absolve (condemn, convict)
- act** (ākt) *vt* do, operate, make, perform, play, enact
- action** (āk'shūn), *n* deed, achievement, feat, exploit, accomplishment, battle, engagement, agency, instrumentality
- active** (āk-tiv) *adj* lively, sprightly, alert, agile, nimble, brisk, quick, supple, prompt, vigilant, bustling, energetic, busy, industrious, industrious (lax, idle, inactive, slow, sluggish, indolent, passive)
- actual** (āk-tū-āl) *adj* real, positive, genuine, certain (pretentious)
- addition** (ā-dishhūn) *n* increase, accession, augmentation, reinforcement (subtraction, separation)
- adequate** (ād-ē-kwāt) *adj* fit, equal, capable, able, suited, qualified, competent (inferior, unfit, unequal, inadequate, incompetent)
- adjacent** (ād-jā-sēnt) *adj* near to, adjoining, contiguous, continuous, bordering, neighboring, beside, close, nigh (distant, remote)
- adjunct** (ād-jūkt), *n* appendage, appurtenance, appendancy, dependency
- adjust** (ād-jūst), *vt* set right, fit, accommodate, adapt, arrange, settle, regulate, organize (confuse)
- admirable** (ād-mī-sh-lā), *adj* striking, surprising, wonderful, astonishing (detestable)
- admit** (ād-mit), *vt* allow, permit, suffer, tolerate (deny)
- advantageous** (ād-vān-tā-jū), *adj* beneficial (harmful)
- adverse** (ād-vērs), *adj* opposed, unfavorable, inimical, antagonistic, contrary, hostile (helpful, favorable, aiding, assisting, co-operative)
- agree** (ā-grē), *vt* accord, acquiesce, concur, harmonize, assent, coincide (contradict, differ, oppose, disagree, dissent)
- agreeable** (ā-grē-ā-bil) *adj* pleasant, pleasing, charming (disagreeable)
- alternating** (an-āl-tē-nāt-ing), *adj* intermittent (continued)
- amazement** (ā-māz-mēt), *n* surprise, awe, wonder, bewilderment, confusion, astonishment (indifference, steadiness, coolness, stoicism, calmness, composure)
- amend** (ā-mēnd), *vt* improve, correct, better, mend, rectify, repair (impair, harm, ruin, injure)
- anger** (āng-ēr) *n* ire, wrath, indignation, resentment, animosity, displeasure, rage (good nature, amiability)
- antipathy** (an-ti-pā-thi), *n* dislike, hatred, hostility, aversion, detestation, abhorrence, antagonism (liking, harmony, sympathy, agreement, congeniality)
- argue** (ārgū), *vt* debate, dispute, reason upon
- arise** (ā-rīz), *vi* flow, emanate, spring, proceed, rise, issue
- association** (ā-shi-ā-shūn), *n* combination, company, partnership, society (isolation, solitude, separation)

The rate of taxation is as follows:

<i>Normal-tax net income</i>	<i>Rate of tax</i>
Up to \$5,000	15%
\$5,000 to \$20,000.... .	\$750 plus 17% of excess over \$5,000
\$20,000 to \$25,000.... .	\$3,300 plus 19% of excess over \$20,000
\$25,000 to \$50,000.....	\$4,250 plus 31% of excess over \$25,000
Over \$50,000	24%
<i>Corporation surtax net income</i>	
Up to \$25,000	10%
\$25,000 to \$50,000	\$2,500 plus 22% of amount over \$25,000
Over \$50,000	16%

For further detailed information necessary to compute the tax, consult the *Revenue Act of 1944*.

credit. A very large percentage, at least 75 or 80 per cent, of the business done any day in the United States is effected without actual transfer of cash.

A woman does a day's shopping in the big stores without laying a dollar on the counter; whatever she buys goes down on her charge account.

A man buys a car, and makes his down payment by check.

A mill owner borrows \$10,000 with which to buy machinery. The money stays in the bank. The machinery is bought and paid for by check or draft.

In all these transactions, credit took the place of cash.

Credit is, in one word, *trust*. It represents faith in the promise of one incurring a pecuniary obligation to meet that obligation. Credit is the acceptance of a promise to pay. It provides purchasing power, productive power, without actual transfer of money. It represents money; it increases the activity and usefulness of money. Under a system of credit, one unit of money figures in many transactions.

Failure of credit in times of financial stress is due to a sudden demand for actual money; fear drives out reason, and confidence in the normal processes of business is shaken. This leads to acts which create real difficulties because the abnormal demand cannot be met.

patient (pa shént), *adj* passive, submissive, meek (Obdurate)

penetrate (pén-é-trát), *v* bore, pierce perforate

penetration (pén-é-trá'shún), *n* acuteness sagacity (Dullness)

perceive (pér-séiv), *v* note observe, discern distinguish, comprehend, understand

perception (pér-sép'shún), *n* conception, notion idea

perfect (pér-fékt) *adj* ideal, sinless spotless, stainless holy, complete, immaculate, unblemished consummate, correct, faultless (Bad, defaced, corrupt blemished spoiled worthless, perverted inferior, marred defective, faulty deficient, imperfect)

peril (pér-til), *n* danger, pitfall, snare (Safety)

permanent (pér-má-nént) *adj* fixed, constant, lasting perpetual, stable, steadfast, unchanging imperishable durable, enduring, changeless

permission (pér-mít'shún), *n* constant, liberty leave permit, license allowance, authority (Denial, objection, refusal, prevention)

permit (per mít'), *v* allow, tolerate (Forbid)

perplexity (per-pléx'si-ti), *n* confusion, doubt, distraction amazement astonishment, bewilderment

persuade (pér-swáid), *v* coax, convince, urge, allure entice, prevail upon

pertness (pér-tné's), *n* sauciness smartness, boldness, bristiness flippancy, impudence, liveliness (Modesty, diffidence, shyness, demureness, bashfulness)

physical (fís'kál), *adj* corporeal, bodily, material (Mental)

place (plás), *n* spot, site, position, post, situation, station *v* order, dispose, identify

plain (plán), *adj* open, manifest, evident (Secret)

plead (pléd), *v* and *v* beseech, ask, beg, entreat, implore, urge, solicit, argue, advocate

please (plés), *v* gratify, pacify (Displease)

pleasure (plézh'ér), *n* charm, delight, joy (Pain)

plentiful (plén'ti-fúul), *adj* abundant, ample, copious, plentiful rich, teeming, luxuriant, full, bountiful, affluent (Scarce, deficient, impoverished, scant)

positive (póz'í-tív), *adj* absolute, peremptory, decided, certain (Negative)

possessor (pós-sé-z'ér), *n* owner, proprietor

possible (pós'í-bil), *adj* practical, practicable (Impossible)

power (pou'ér), *n* authority, force, strength, dominion

powerful (pou'ér-fúul), *adj*, mighty, potent (Weak)

praise (práz), *n* acclaim, approbation,

commendation eulogy, plaudit, commend extol, laud (Blame)

precarious (pré-kár'í-ús), *adj* perilous, risky uncertain, hazardous, dubious, doubtful (Firm, assured, infallible, sure, undeniable)

pretense (pré-téns'), *n* pretext, subterfuge

prevailing (pré-vál'ing), *adj* predominant

prevent (pré-vént'), *v* obviate, preclude

previous (pré-vi-ús), *adj* antecedent, introductory preparatory, preliminary (Subsequent)

principally (prin'si-pál-i), *adv* chiefly, mainly, essentially

principle (prin'si-pl), *n* ground, reason, motive impulse, maxim, rule, rectitude, integrity

privilege (priv'li-j), *n* immunity, advantage, favor, prerogative, exemption right, claim

probity (prób'í-ti), *n* rectitude, uprightness, honesty, integrity, sincerity, soundness (Dishonesty)

problemairal (prób-lém-áit'kál), *adj*, uncertain doubtful, dubious, questionable, disputable suspicious (Certain)

profession (pro-fesh'ún), *n* business, trade, occupation, vocation, office employment, engagement, avowal

proffer (pró-fér) *v* volunteer, offer, propose, tender

profound (pró-found'), *adj* deep, (athomless penetrating, solemn, abstruse, recondite (Shallow)

profuse (pro-fú's), *adj* extravagant prodigal, lavish improvident, excessive, copious, plentiful (Succinct)

prohibit (pró-hib'it), *v* forbid hinder, prevent, debar, disallow, interdict (Permit license, sanction, allow, tolerate, authorize)

prolific (pró-líf'ik), *adj* productive generative, fertile, fruitful teeming (Barren)

prominent (próm'í-nént), *adj* eminent, marked, important, conspicuous, leading (Obscure)

promiscuous (pró-mís'kú-ús), *adj* mixed, unarranged, indiscriminate, mingled (Select)

prompt (prómp't), *adj* see punctual

prop (próp), *v* maintain, sustain, support, stay

propagate (próp'á-gát), *v* spread, circulate, diffuse, disseminate, extend, breed, increase (Suppress)

proper (próp'ér), *adj* legitimate, right, just, fair, equitable, honest, suitable, fit, decent, meet, becoming, benefiting adapted, pertinent, appropriate (Wrong)

prosper (prós-pér), *v* flourish, succeed, grow rich, thrive, advance (Fail)

prosperity (prós-pér'í-ti), *n* well-being, wealth, welfare, happiness, good luck (Poverty)

proxy (prók'si), *n* agent, representative substitute, delegate, deputy

An auxiliary to the credit system is the clearance system, by which banks settle with one another through canceling equal amounts and paying only the balance. This again reduces the actual movement of real money, while at the same time adding to the amount of work money does.

The credit system centers in the banks. Their business is to lend money. They make money by lending money. The discount is their profit. The amount they can lend is limited by the size of their cash reserve. The law requires a bank to maintain a certain portion of its funds in the form of cash.

All forms of credit are based upon confidence. The credit system is exactly as stable as the sum total of the honesty and ability to pay of those who use credit.

curb market. Originally, the curb market was exactly what its name would indicate, a market held on the sidewalk, or at the curb of the street. It was a meeting of an unorganized group of brokers. They met informally to trade in stocks not listed on the Stock Exchange. The curb market gradually assumed something like effective organization, taking on rules, understood and agreed to by the members.

In 1910 the curb market became an association for trading in stocks, with its own organization and headquarters. It has a governing board, and rules to regulate trading by members. Members of the big exchange may hold associate membership in the curb market, and enjoy the privilege of reduced commissions. Many stocks are floated on the curb market, to season them for later listing in the Stock Exchange.

The curb market handles only stocks that are legally issued, but it takes those in which the speculative element is stronger than the major exchange will stand for. Many of the issues, however, are high-class, safe, and sound. About a thousand issues are traded in. Curb market sales are reported daily, as are those of the Exchange.

The curb is a welcome auxiliary to the Exchange. Business transacted there absorbs the overflow of the major market.

customs duties. In ordinary usage, customs are distinguished from tariffs, in that customs are thought of as duties to be paid by travelers coming into the country and tariffs as duties levied against commercial imports.

MATHEMATICS OF BUSINESS

PERCENTAGE

The expression *per cent*, which is an abbreviation of the Latin words *per centum*, means "for each hundred."

The symbol % is often used to denote "per cent." Thus, 7 per cent, or 7%, means 7 parts out of every 100 parts, i. e., $\frac{7}{100}$ of the whole.

Since per cent means hundredths, we may write any fraction whose denominator is 100 as so many per cent. In some cases, the corresponding common fractions are so simple that it is advisable to remember them. For example:

$$25\% = \frac{25}{100} = \frac{1}{4}$$

$$50\% = \frac{50}{100} = \frac{1}{2}$$

$$75\% = \frac{75}{100} = \frac{3}{4}$$

$$33\frac{1}{3}\% = \frac{33\frac{1}{3}}{100} = \frac{1}{3}$$

$$66\frac{2}{3}\% = \frac{66\frac{2}{3}}{100} = \frac{2}{3}$$

$$5\% = \frac{5}{100} = \frac{1}{20}$$

$$2\frac{1}{2}\% = \frac{2\frac{1}{2}}{100} = \frac{1}{40}$$

$$12\frac{1}{2}\% = \frac{12\frac{1}{2}}{100} = \frac{1}{8}$$

and so on.

TABLE OF ADDITIONAL VALUES

SYMBOL	DECIMAL	COMMON FRACTION
1%	= .01	= $\frac{1}{100}$
2%	= .02	= $\frac{2}{100}$
3%	= .03	= $\frac{3}{100}$
4%	= .04	= $\frac{4}{100}$
5%	= .05	= $\frac{5}{100}$
6%	= .06	= $\frac{6}{100}$
7%	= .07	= $\frac{7}{100}$
8%	= .08	= $\frac{8}{100}$
9%	= .09	= $\frac{9}{100}$
10%	= .10	= $\frac{10}{100}$
20%	= .20	= $\frac{20}{100}$
25%	= .25	= $\frac{25}{100}$
50%	= .50	= $\frac{50}{100}$
100%	= 1.00	= $\frac{100}{100}$

Here are a few others that should be learned:

$6\frac{1}{4}\%$ = $\frac{1}{16}$ of 100%	$16\frac{2}{3}\%$ = $\frac{1}{6}$ of 100%
$8\frac{1}{3}\%$ = $\frac{1}{12}$ of 100%	$33\frac{1}{3}\%$ = $\frac{1}{3}$ of 100%
$12\frac{1}{2}\%$ = $\frac{1}{8}$ of 100%	$66\frac{2}{3}\%$ = $\frac{2}{3}$ of 100%

The traveler's baggage is examined at the pier by customs officers, but in certain circumstances may be forwarded under bond. The examination is made by agents of the Treasury Department. The traveler is required to present a bill of declaration, listing articles purchased abroad.

Importing houses engage the services of experts, whose duty it is to know of the latest standing of legislation in this connection. The purpose of this article is simply to supply information as to the general nature of customs duties, the taxes imposed upon merchandise coming into one country from another.

Taxation of exports is now almost unknown. In Article I, Section 9, Clause 5, the Constitution of the United States says: "No tax or duty shall be laid on articles exported from any State."

Power to lay and collect duties and to regulate commerce with foreign nations is given to Congress in Article I, Section 8: "To pay the debts and provide for the common defense and general welfare of the United States"

Customs duties are imposed principally to raise national revenue, but also to protect domestic labor against competition by cheap labor abroad. Protective tariff is a political issue between the major parties in the United States.

See also *tariff*.

cycle. A cycle is anything thought of as going all the way around a circle. The business cycle is, in everyday terms, the swing from activity and prosperity through a period of depression and back to prosperity again.

The modern view of this economic phenomenon, repeatedly experienced, is that while goods which are quickly used and must be immediately replaced are manufactured in fairly steady quantities to meet a persisting demand, the lines of more durability and less frequent replacement are produced spasmodically, in periods of fluctuating expansion and contraction, not in steady flow.

Whether or not this alternation causes the cycle, it unquestionably coincides with its phases. It would seem at least that there is a strong relation between the two phenomena. One theory is that the downward and upward turns come when conditions affect decisively the flotation of new capital. When short-term interest

rates go down, security prices go up; and conversely, a rise in the interest rates brings a fall in stock and bond prices. These interest rates vary with the amount of cash in the banks. In a period of depression, cash flows into the banks and lies idle; as prosperity returns, the cash is released and put to productive use.

Expansion and contraction alternate, producing what are commonly called prosperity and depression, "good times" and "hard times." When business is booming, raw-material prices go up, money costs more, other expenses increase, profits are cut, and the upward movement is checked. Sometimes the break is sudden and complete, and there is a panic, with unemployment, falling wages, a cessation of new enterprise and a refusal to make new contracts. Business cycles may be due partly to natural causes, as good or bad crops, but understanding of them goes back to knowledge of the whole structure of business and the system of credit, which facilitates the operation of business psychology, the spread of moods, optimistic or pessimistic.

The depression that started with the crash of the security market in late 1929 gave impetus to renewed effort to analyze scientifically the causes of business upswings and down trends, with a view to finding ways and means to control production and consumption in such a way as to level off the peaks and fill the valleys. How far government control can go or should go in regulating individual initiative is one of the great questions of our time. Whether a managed economy can contend successfully against natural forces in the grainfields and in the mind and nature of man is something America is eager to know.

Meanwhile, this is the fact from which all such study must start: Modern business, with its intricate structure of natural resources, raw materials, industrial activity in the production of goods from those materials, credit, paper wealth, and speculation, moves in cycles in its dependence upon production and consumption, upon the relations between capital and labor; and to make its course more even, there must be better regulation of all these relationships. Whether it shall come through adoption of new standards by businessmen themselves, through governmental intervention, or through a combination of these two great forces, remains to be seen.

debt, public. See *public debt*.

deed. A deed is a sealed document transferring property title. It is not necessarily limited to conveyances of real estate, but that is the common connotation of the word.

A deed is not effective until properly executed and delivered. In certain situations, deed by parole was once possible, but a written instrument is now required. For execution, acknowledgment before a notary public or other authorized officer is required.

Deeds should, first of all, present an exact statement of the location and boundaries of the property.

Deeds are recorded, and wise buyers never fail to search the records of the property they are about to purchase, to ascertain whether there are flaws in the title. Defective title is no proper foundation for ownership.

The commonest forms of deeds are warranty and quitclaim. The quitclaim deed relinquishes ownership in favor of another, but gives no guarantees. The warranty deed carries full covenants whereby the grantor undertakes to protect the grantee, engaging himself particularly to "forever warrant the title to the premises."

diminishing returns. The law of diminishing returns is based upon observation of the fact that beyond a certain point additional use of capital or labor fails to yield in the proportion holding for the first stages of activity. There is less production per unit of a stable quantity, as land, as exploitation is carried farther. It applies to all productive enterprise.

In simple, everyday language, the law of diminishing returns seems to express the fact that you can build up, but not out horizontally.

division of labor. Specialization of production on the basis of (1) time, (2) place, (3) the individual worker, is technically known as division of labor.

Specialization in connection with time involves separate groups making successive contributions to final production, as, in the production of bread, first the farmer raising the wheat, then the miller turning it into flour, then the baker making loaves of it. Specialization in place involves the trading of one region's products for those of another, as of coal for wheat. In industrial specialization, each worker performs some one part of a process, and the work goes down the line fast, greatly increasing production.

Division of labor in a factory conserves effort, eliminates waste motion, and makes for speed and steadiness of output. It is a factor in modern mass production. Its defect is that it tends to turn the worker into an automaton, and does not give him the wide and varied experience that would fit him to turn from one job to another in times of industrial stringency.

drunkenness in contracting. Can a person making a contract while drunk, repudiate it at will, when sober? His status before the law is similar to that of a person pleading mental incompetency, or insanity. If a person is so completely intoxicated that he has no sense of responsibility, and is incapable of understanding the nature and bindingness of an agreement, his agreements have no binding force. It is utterly foolish for a business person to make a deal with a person thus obfuscated. In fact, in simple common sense—whether or not in the eye of the law—it is fairly to be assumed that a person making any deal with an obviously intoxicated person is willing to take advantage of that person's cloudy-minded condition.

It is often pleaded that a person who is drunk became so voluntarily and should, therefore, be held responsible for his acts. But it is not commonly so held by the courts. They recognize only the fact that the person whose mind is completely clouded by drink is not capable of making a contract with proper understanding of its terms and appreciation of his own involvement.

Here again it is a case of caveat emptor, and the need for caution is great. On the creditor's side is this fact, that the person who may plead intoxication as ground for voidance of a contract must act within a reasonable time. If he lets the contract stand beyond reasonable limits, he is considered to have affirmed it. If he has been legally adjudged a habitual drunkard, his contracts simply have no binding force whatever.

economic royalists. "Economic royalists" is the epithet used by President Franklin D. Roosevelt to describe reactionaries in the field of industry and finance. It stands with Theodore Roosevelt's "malefactors of great wealth" and Herbert Hoover's "rugged individualism" in the dictionary of American political phrase making.

employers' liability insurance. Modern legislation has done much to humanize the relations of employer and employee in industry.

Industrial employers are now subjected to much greater requirement of liability for accidents than formerly.

Revising the master-and-servant provisions of the old common law to fit the needs and circumstances of modern industry, the British Parliament passed an Employers' Liability Act in 1880. Twenty years later, this legislation was supplemented by Workmen's Compensation laws.

Not until 1903 did the United States follow this lead, but such legislation is now on the statute books of practically all the States. Insurance is now available to employers as protection against accident liability. It covers "loss from liability imposed by law."

As a rule the policies are written on the basis of what automobile owners know as "five-and-ten": a maximum of \$5,000 for accidents involving injury to one person, \$10,000 to those involving two or more persons. Sometimes the policies are made in other amounts, with corresponding change from the regular premiums. Customarily, the rate of premium is adjusted in relation to the payroll of the plant.

This insurance merely covers employers against liability imposed through court action in accident cases.

See also *workmen's compensation*.

endorsement of checks. An endorsement on a check is a name written on the back of the check. The first endorsement must be the signature of the person to whom the check is payable. This may be followed by further endorsements, as the check passes from hand to hand. When presented at the bank for cashing, the last endorsement should be that of someone known to the bank.

The endorsement should properly be written at the end of the check opposite from that on which the name of the drawer of the check appears. It should be written exactly as it appears on the face of the check, and if the drawer did not write the name as its owner does, the endorser should then write his signature as customarily written. If the endorser's name is John Johnes and it appears on the face of the check as John Jones, he should first write "John Jones" and then under that "John Johnes."

If the check is to be used in making a payment to another person, the endorsement should read "Pay to Soandso," with the drawee's name under it; or "Pay to the order of Soandso," with the drawee's signature. Then to cash the check, Soandso must endorse it. This endorsement to a particular person is called a special endorsement.

A check endorsed without an order for its payment to a named person or his order may, if lost, be endorsed and cashed by anyone who finds it.

A safeguard for a check that might be lost is an endorsement reading "For deposit only." This is also a good way to handle a check being sent to a bank through the mail.

An endorser assumes responsibility for payment of the check, unless he adds to his signature the words "without recourse."

equity. Equity is a field of law supplementary to statute and common law. It may be said to promote natural as distinguished from technical justice. In the United States, equity and chancery are practically equivalent terms.

In equity cases, judges may use their own discretion to an extent not permitted in law cases. Instead of the formal procedure of a trial of a civil or criminal action, a court of equity frequently names a referee to hold a hearing, on study of which the judge hands down his decision, which is called a decree of the court. Equity cases are commonly tried without a jury.

erosion. The wearing away and leveling of the earth's surface formations is one of the most important problems confronting the land owner. The annual cost of erosion (in the United States) is estimated at \$3,844,000,000. In 1938, 282,000,000 acres were classified as ruined or severely damaged by erosion.

excess profits tax. Corporations which earn over a certain amount are subject to the excess profits tax. The excess profits net income must be computed by adjusting the normal-tax net income according to stipulations of the law. If the resulting amount is not greater than \$10,000, the corporation is exempt. The excess profits tax took effect after December 31, 1939.

The amount of excess profits may be computed by two methods: (1) based on the average earnings of the corporation; or (2) based on the invested capital of the corporation. Whichever method gives the smaller result is the one used.

The rate of taxation is as follows:

Adjusted excess profits net income 95%

(Note: the tax is 95% less credit for 40% of reduction of certain indebtedness, but not to exceed 10% of tax.)

The post war refund is to be 10% of tax less the above credit.

For further detailed information necessary to compute the tax, consult the *Revenue Act of 1944*.

executor. The duties of the executor of a will are onerous and complicated in proportion to the size and character of the estate to be administered.

The executor is responsible for the meeting of all legal requirements. He it is who acts for the decedent in carrying out his wishes. He has human obligations to the legatees—and those who had expected to be legatees, as well, and legal obligations to the state. He should open a special bank account for deposit of estate cash and payment of estate bills.

It is his duty to pay funeral expenses and all just debts; to notify and prove to life insurance companies in which the deceased person held policies the fact of death and of his position as executor, and to do the same with banks in which the testator had deposits and corporations of which he held securities, and make proper disposition of all commercial paper, to collect all debts due to the deceased person.

He should secure proof of all claims, and make no payments without unshakable assurance of correctness. He must consider the rights and wishes of legatees, and conserve their interests in every possible way. He must make no mistakes in his dealings with debtors and creditors; if a debt is to be compromised, the court's approval should be obtained.

In many respects his task is one of simple business, but in others he has to meet detailed requirements of the surrogate's office or court of probate, and there are many technical forms to be observed. He must have the estate appraised, and file the appraisal. He must file an account and have it certified.

Few persons are qualified to perform these tasks and render these services without the advice of a lawyer.

expense account. Salesmen speak of their expense accounts as "swindle sheets." To the sales manager, that quip has an acid tang. Salesmen are as honest, and sales managers as generous, as other men—except in this one matter.

The salesman who charges the house with sleeper fare and rides in a coach defends his action with a remark like this: "They expect

to pay sleeper fare. What's wrong about my riding in the coach and pocketing the difference?"

To which the sales manager might say: "We do expect to pay sleeper fare, and consider it a proper expense—*because it leaves you fit for work in the morning. When you ride in the coach all night, you do not get the right sleep and rest, and it takes the edge off your energy for the next day's work. We don't get what we pay for and are honestly entitled to.*"

A man who would rather lose a hand than use it to serve a rival house will pad his entertainment account. Most sales managers frown on the entertainment item, anyway, because it smacks too much of buying patronage instead of relying upon the merits of the goods. Taking a customer out to lunch is one thing; taking him to a night club for an evening's kick-up is something else again. And charging for such entertainment when it is not actually given seems to the sales manager, trying to conserve his employer's money, sheer robbery. And so it goes; the argument is endless.

Without going into the ethical niceties of the problem, let it be said that a salesman who overdoes the "swindle sheet racket" is acting unwisely, because his expense accounts increase the firm's costs, and when stretched beyond the legitimate or reasonable limit, they represent an economic waste—for *which he himself must help to pay.*

Profits, in these days of stern competition, are figured so closely that waste anywhere along the line imperils the business—and, of course, also the salesman's salary.

The sales manager can, to be sure, check in some ways, as by making hotel arrangements directly from the home office. But a salesman who feels that he is under suspicion will not do his best selling, and no sales manager wants to feel or be looked upon as a spy or detective.

Where this trouble doesn't exist, you will usually find a sales manager who is liberal but quite firm in his policy, and salesmen who are neither unreasonable toward their employers nor blind to the fact that their own best interests blend inseparably with those of the firm that buys their services. As good salesmen, they know to what the buyer is properly entitled; that the buyer of whom they take advantage is one they are apt to lose. The question is one less of morals than of plain business intelligence.

Export-Import Bank of Washington. In 1934 the President of the United States authorized the organization of a District of Columbia banking corporation to be known as the Export-Import Bank of Washington.

The main purpose of the Bank is to facilitate and aid the financing of exports and imports and the exchange of goods between the United States and any of its territories, insular possessions, any foreign country, its agencies, or nationals. Public Act 792, approved September 26, 1940, authorizes loans to assist in the development of the resources, the stabilization of economies, and the orderly marketing of the products of the countries of the Western Hemisphere.

Any importer or exporter may apply for credit directly to the Bank or through a commercial bank. It is advisable for an applicant to submit proposals to the Bank through his own bank. The Bank requires the following information from the applicant:

- (1) Amount of credit and terms of repayment.
- (2) Name of foreign country and purchaser.
- (3) Security for the proposed credit.
- (4) Commercial bank and trade references.
- (5) Comparative balance sheet and profit-and-loss figures for the preceding three years.
- (6) In certain cases, cost sheets or other evidence of cost.

Executive Order of July, 1943, made the Bank a part of the Office of Economic Warfare, which, by Executive Order of September 25, 1943, was consolidated into the Foreign Economic Administration.

Farm Security Administration. In September of 1937 the Farm Security Administration was created to carry on the duties of the former Resettlement Administration. The FSA aids farm families lacking other sources of adequate credit by making them loans to purchase machinery, equipment, livestock, seed, and other farm and home supplies needed to make a living. These loans are accompanied by technical guidance from county supervisors trained in farm and home management.

Loans are also made to low-income farmers for the group purchase and use of farm machinery and purebred sires which could not be afforded individually. The Administration also aids borrower families to get medical and dental care by setting up county-wide group health services.

Under Title I of the Bankhead-Jones Farm Tenant Act (1937) the Administration is authorized to make loans to a limited number of capable farm tenants, sharecroppers, and farm laborers to enable them to buy family-type farms of their own. These loans are repayable over a period of 40 years. Applicants must be citizens of the United States.

Farm enlargement loans are made to owners of small farms to enable them to buy additional land needed for full use of family labor.

The Administration participates in the long-range water conservation and utilization program to develop irrigation projects in arid and semiarid sections of the western States, and to settle low-income farm families on the irrigated land.

The FSA became a part of the War Food Administration (see section on *Agriculture*) in December of 1942.

Federal Reserve. Control of the credit system of the United States is centered in the Federal Reserve banks. There are twelve regional banks, in Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas, and San Francisco. In addition, the system contains more than six thousand member banks—national banks and banks under State charters meeting the Reserve system's requirements.

The Federal Reserve banks deal with banks, not with individual depositors and borrowers. Member banks subscribe to the capital of the Reserve banks, up to 6 per cent of their own capital.

The Federal Reserve Board has eight members, including the Secretary of the Treasury and the Controller of the Currency, ex officio. Its headquarters are in Washington. Six of the members are appointed by the President, subject to action by the Senate. At least as often as quarterly, the Board meets with the Advisory Council, which has one member from each of the twelve regional banks.

Under the Federal Reserve system, control of reserves is provided with great mobility. Both credit and currency are given elasticity, and check-clearing on a nationwide scale is facilitated.

fixtures. A fixture is an article normally and in itself to be regarded as a chattel but which has become so essentially attached to real property as to be considered an integral part of it. Thus in legal

technicality, the word "land" covers the soil and its permanent improvements, as houses and fences.

Plumbing equipment is obviously a fixture, because set in as part of the structure. Storm sashes are movable and replaceable, yet they would probably be held to be fixtures, because specially fitted to the windows of a house. So too with shades and screens. Even a key is regarded as a fixture, because it is made for one particular lock. A shed set upon sills resting on the ground would be personalty and removable, but a barn built on a foundation set in the ground would be held to be a fixture, an undetachable part of the property.

In general, as between owner and tenant, the courts favor the tenant in determining whether disputed articles are chattels or fixtures; but the tenant is required to remove whatever is to be removed before the termination of his tenancy. If left beyond that time, the articles are regarded as having been acknowledged as fixtures.

In disputes between a grantor and his grantee, or mortgagor and mortgagee, articles in dispute are apt to be held by a court to be fixtures. In similar disputes between an heir and an executor, the former is favored, but with close regard to the testator's intention in placing the disputed article, and with due consideration for the effect of removal upon the property as a whole.

follow-up. What players of baseball or golf know as the *follow-through* is matched, in business, by the *follow-up*. In sport, it is the completion of the swing of bat or club which makes the stroke true and strong. In business, it is the pressure employed to bring to an effective conclusion the impression made by a first approach or contact.

The follow-up may be a second call by the salesman in the field, or a letter from the home office. Or, instead of following up the salesman, the letter may be a response to an inquiry elicited by advertising.

The follow-up must itself frequently be followed up, in order to obtain desired results: sales.

Here again the card system comes into use. The manager in the home office bases his follow-up procedure on a file showing exactly what has been done. From the record on the cards, he can determine what should be done next.

In dealing with a delinquent customer, a series of follow-up letters is used, in which, as time passes, the pressure is steadily increased. Beginning with a reminder of the obligation, the follow-up letters proceed through carefully graded stages leading to the final one in which legal action is instituted.

The more skillfully these successive follow-up letters are written, the less need there will be of using the later, harsher letters, and the sooner the payment will be in, cutting down the waste in collection.

Food and Drug Administration. The Food and Drug Administration enforces the Food, Drug, and Cosmetic Act, Tea Act, Import Milk Act, Caustic Poison Act, and Filled Milk Act.

The Administration in its laboratories inspects and analyzes samples of the different products which fall within the jurisdiction of these laws in order to detect adulteration and misbranding of articles. Statutes exist in order to take the proper action in case these laws are broken.

Attempts are made to help the manufacturer keep his product in compliance with the law by making available to him the appropriate information.

The Food and Drug Administration was transferred from the Department of Agriculture to the Federal Security Agency in 1940.

fraud. Fraud, legally, is misrepresentation of fact with intent to deceive another to one's own advantage. Withholding the truth is not fraud; to be fraudulent, an action must be positive. The covering up of a defect in an article to be sold is a fraud. A statement partially true may be fraudulent because of the intent to deceive implied in omission of facts detrimental to the seller; it depends upon whether the buyer might have used his own discretion or was in the circumstances necessarily dependent upon the word of the seller. However, a buyer may legally take advantage of his own knowledge of the worth of an article when that value is not known to the seller, and buy for whatever the seller is willing to take, even though the sum be far short of its actual value, and so known to the buyer. Intentional injury is the essence of fraud.

One who has been fraudulently led into the making of a contract may repudiate it. Further, he may recover damages from the person who deceived him. In common law, fraud is not criminal, but in

statutory law, under the name of false pretense, it is a crime and thus punishable. A misrepresentation of expected profits is not criminal; the misrepresentation must be of existing facts.

In State laws, modeled upon the English Statute of Frauds, there are requirements as to writing in certain contracts, details as to the nature of the agreement, and third-party interests which define fraud so closely that legal advice is important wherever fraudulent intent is suspected.

Grange. In 1867 the National Grange of the Patrons of Husbandry, a fraternal organization, was founded. Local units, formed in agricultural communities, were called granges. By 1876, when the organization was at the peak of its national influence, it had almost twenty thousand lodges. It had established co-operative stores, mills, and a farm machine factory.

In 1875 it departed from its educational and social fields and entered that of politics. Acquiring control of several Western Legislatures, it effected passage of laws fixing railroad rates. The railroads carried the matter to the courts, and the Supreme Court handed down a ruling by which the principle of governmental regulation of utility rates was fixed constitutionally.

Since that time, the Grange has left the political phases of farm concern to other organizations, and has confined its activities to the educational and social functions with which it started. There are granges in thirty-five States, and the Grange is a strong influential factor in the agricultural world.

guaranty, surety. A surety is an integral part of a contract. A guaranty is a secondary, or collateral contract, related to a principal contract. Each backs a principal contractor in his promise to meet an obligation.

The surety is equally responsible with the contractor, has equal liability. He pledges himself to meet the obligation if the contractor defaults, whether the default be voluntary or due to inability to pay.

A guarantor's agreement is commonly made to include exact statement of conditions under which the guarantor makes himself responsible.

As three parties are directly involved, the guaranty must be written. A contract of guaranty should, of course, state explicitly and define and identify unmistakably the object to which it applies.

In guaranteeing payment for purchases by another, for example, one should state the limit beyond which he will not go. In trusting the purchaser beyond that limit, the seller operates at his own risk. In guaranteeing payment or collection of an account, it is proper to identify the account by naming the parties and the amount involved, along with dates of the account.

A guaranty obtained through misrepresentation or concealment of material facts does not hold. A creditor may assign a guarantee along with the principal contract to which it relates. Extension of time on the principal contract releases the guarantor, and a new agreement of guaranty must be made. Upon insolvency of one co-guarantor, the others become responsible for his share of any payments to be made.

holding company. A holding company is a corporation, the principal function of which is to possess the stocks of other companies. These are known as subsidiary companies. The holding company does not carry on a business of its own.

The privilege of a corporation to hold stocks of other corporations led to the formation of holding companies through buying in enough of such stocks to give complete control of the other corporations. Under this system, a company may secure control of a larger company by acquiring 51 per cent of its stock. The second company may repeat the process in regard to a still larger company. The process may be continued until a mighty structure has been reared on a small foundation.

Such concentration of financial power and industrial control met its first setback in the "restraint of trade" provisions of the Sherman Antitrust Act of 1890, the first in a series of Federal efforts to check monopoly.

The Sherman Act was supplemented, in 1914, by the Clayton Act, which further defined restraint, outlawed interlocking bank directorates, and applied the antimonopoly provisions specifically to common carriers.

The Robinson-Patman Act of 1936 continued this line of legislation.

The Public Utility Holding Company Act of 1935 is administered by the Securities and Exchange Commission.

Homestead Law. Legally, a homestead is the house and adjoining buildings on land that is owned by the occupant and his family, if

any. It is exempted from the claims of creditors in the United States by statutory law in nearly all the States; differing in this respect from English law, which does not recognize this right of exemption of a homestead. Canada also recognizes homestead exemption. The Homestead Law is also called the *Homestead Exemption Law*, and it exempts a homestead from attachments or sale under execution for general debts, with limitations in most places where it is prevalent as to the extent or value of the property. The law can usually be waived by special agreement, and exemptions are not generally valid against the purchase price of the property exempted, and in some States, exemptions are not valid against properly recorded mortgages, even in the absence of waiver. For specific instances, the statutes of the various States should be consulted.

Several of the acts of Congress are known also as Homestead Laws, especially the first one, passed in 1862, which authorized the sale of homesteads or public lands in parcels of 160 acres each to persons who would settle on them and hold them.

immigration. In the United States, immigration has been closely related to the problems of industry. It was an important factor in the building up of great industries, and was encouraged. Then, as unemployment took the place of former need of more labor, it was restricted as a matter of policy.

Up to 1890, immigration was principally from the north of Europe. About 1890, immigration from the south of Europe became predominant.

In the ten years before the World War, this country received more than a million aliens as a yearly average. In the war years, there was a very marked falling off in the number of immigrants. In the early 1920's, the number of incomers increased again, and restrictive measures were taken.

In 1921 immigration was put upon a quota basis, and in 1924 the quotas were reduced. In 1929 quotas went on the "national origins" basis; the quota for any nationality was to bear the same ratio to 150,000 that the number of persons of that nationality in the United States in 1920 bore to the total population.

For the last four decades, immigration figures are: 8,795,386; 5,735,811; 4,107,209; 457,675. In no year since 1930 has the number been as high as 100,000. The smallest number for one year was

in 1932, with 23,068. Figures for the last three years of the 1930's are: 1937, 50,244; 1938, 67,895; 1939, 82,998. From 1820 to 1940, inclusive, the total was 38,290,443.

In 1930 President Hoover ordered our Consuls to discourage immigration, to avoid aggravation of distresses due to unemployment.

Governments have the right, except where special obligations have been incurred by treaty, to restrict immigration as they please, but such action is frequently resented by other governments, especially when the latter feel that there is discrimination against their nationals.

income taxes. The first income tax legislation in the United States dates back less than fifty years. The Act of 1894 was declared unconstitutional in the following year. An Amendment to the Constitution (the Sixteenth Amendment) was submitted to the States in 1909, and its ratification was proclaimed February 25, 1913. It authorized Congress "to lay and collect taxes on incomes, from whatever sources derived, without apportionment among the several States, and without regard to any census or enumeration." Forty-two States ratified the Amendment. Connecticut, Rhode Island, and Utah voted against it. (Ratification by thirty-six States was all that was needed.)

When the Sixteenth Amendment was under discussion by the nation, there was much opposition to the principle of income taxation, and disagreement among those who favored the principle as to details of its application. Although many contended that the rate of imposition should be flat, the same for all, the idea of a graduated scale prevailed, and the public was divided into brackets, with rates varying on defined levels of income.

Taxes on incomes of individuals and corporations are calculated by a system which is so complicated that even experts have difficulty in working it out with fairness to the government and the taxpayer.

There are penalties for evasion, but avoidance is permissible. Evasion is falsification of report of income or concealment of material items. Avoidance is proper determination of exemptions and allowances.

The taxpayer has to report income and expenditures of many kinds, as salaries, profits, royalties, dividends, interest received or

paid, and taxes paid. Certain deductions may be made for losses, as by fire, for securities determined to be worthless, and for bad debts. Determination of the standing of these various items is to the non-specialist extremely difficult. The large corporations maintain expert service in making out income tax reports. Wealthy persons hire lawyers to do the work for them. The Internal Revenue Department offers free assistance to perplexed taxpayers in making out their reports.

One of the problems of income taxation is that of tax exempt securities. Prior to March 1, 1941, wealthy persons could invest part of their fortunes in these securities, and thus avoid taxation. All securities purchased since this date, however, are taxable.

In connection with income taxation by States, a form of double taxation occurs; a person or business concern may be taxed by one State because of residence or location within it, and by another State on income produced within that State.

Since 1936 higher rates have been charged against corporation reserve funds, with the purpose of releasing such funds to individuals and bringing them under high surtax rates. Here again there is a deep division of opinion, as many hold that corporation reserve funds should be large enough to provide a cushion for times of depression.

For underpayment, mere error, or misunderstanding, the penalties are comparatively light, but for deliberate understatement, they are severe, including fine and/or imprisonment. Where other means of putting gangsters behind the bars failed, the government brought many of them to a reckoning through prosecution for income tax law violations.

In 1938, income tax collections totaled \$2,586,243,953; in 1939, \$2,151,374,597.

In these two years, individual taxes were \$1,286,311,881 and \$1,028,833,796; corporation taxes, \$1,299,932,071 and \$1,122,540,-800.

In 1937, individual returns were filed by 6,231,431 persons.

Under the Act of 1941, taxes were enormously increased because of the National Defense Program.

On January 1, 1943, the Victory Tax became effective. It was reported and paid on the same form as the individual income tax, and amounted substantially to an increase of 3 per cent less \$18.72,

which represented 3 per cent on an exemption of \$624 per year for each individual.

The employer withheld the Victory Tax of 3 per cent on each payment of wages, after deducting a \$12 credit for each week worked, and remitted monthly to the Internal Revenue Department.

On July 1, 1943, the Victory Tax was superseded by the Withholding Tax, under which the employer deducted 20 per cent of all wages and salaries paid less certain credits.

A new law, effective January 1, 1945, provides for a deduction of 22½ per cent from each payment of salaries and wages after deducting credits at the rate of \$500 per year for each individual and dependent.

The amounts so collected are remitted by the employer monthly to the Collector of Internal Revenue. The taxpayer deducts the amount collected from him during the year from his final income tax report, before determining the amount—if any—to be paid at that time.

Publication of income figures is a comparatively recent innovation. Under certain conditions, returns made by an individual may be inspected by himself or his attorney or agent if he is living, and by his executor or heirs if he has died since making the return. Returns of a corporation may be inspected by certain officers or stockholders of the corporation. In these matters, it is advisable to write to the Treasury Department at Washington for information.

income taxation by States. Thirty-one States and the District of Columbia have income taxation, on systems patterned after the Federal plan. The States are:

Alabama	Iowa	Missouri	Oregon
Arizona	Kansas	Montana	South Carolina
Arkansas	Kentucky	New Hampshire	Tennessee
California	Louisiana	New Mexico	Utah
Colorado	Maryland	New York	Vermont
Delaware	Massachusetts	North Carolina	Virginia
Georgia	Minnesota	North Dakota	Wisconsin
Idaho	Mississippi	Oklahoma	

Rates, personal exemptions, and credit for dependents vary.

In California, the rate is 1 per cent on the first \$10,000, with 1 per cent added for each higher bracket. On an income over \$30,000, the rate is 6 per cent.

In New York State, the rate is 2 per cent for the first \$1,000, with 1 per cent added for each higher bracket, up to a maximum of 7 per cent on incomes over \$9,000. Exemptions (personal) are \$1,000 and \$2,500; credit for dependents, \$400. Capital gains are taxed at one-half regular rates, and the income of unincorporated business concerns is taxed 4 per cent.

There is an interesting variation in the sum at which the highest bracket starts, as: \$4,000, Iowa, Oregon, Utah; \$5,000, Alabama, Idaho, Kentucky, Virginia; \$6,000, Montana, South Carolina; \$7,000, Kansas; \$8,000, Oklahoma, Louisiana; \$9,000, Arizona, Missouri, New York; \$10,000, Colorado, Delaware, North Carolina; \$12,000, Wisconsin; \$15,000, North Dakota; \$20,000, Georgia, Minnesota, District of Columbia; \$25,000, Arkansas, Mississippi; \$30,000, California; \$100,000, New Mexico

Maryland taxes investment income 5 per cent, ordinary income 2 per cent.

New Hampshire taxes income from intangibles at the average property tax rate.

Massachusetts taxes earned income and annuities 1.5 per cent, capital gains 3 per cent, and interest and dividends 6 per cent. An additional tax equal to 10 per cent of the normal tax was levied in 1935 and has been extended through 1946. A second additional tax of 3 per cent of normal tax, levied in 1942, has been applied to all succeeding years. The personal exemption is \$2,000 for single persons, \$2,500 for married persons. The credit for dependents is \$250.

Tennessee taxes individuals 6 per cent on interest and dividends, and dividends from corporations of whose property at least 75 per cent is taxable by the State 4 per cent.

Vermont taxes interest and dividends 4 per cent, and all other income 2 per cent.

Colorado collects a surtax of 2 per cent on royalties, interest, and dividends in excess of \$200.

Oregon imposes a 2 per cent surtax on income from intangibles.

Several states, instead of allowing personal exemptions, allow deduction from the actual tax: Arizona, \$10 for a single person, \$20 for a married person, \$4 for each dependent; Iowa, \$10, \$20, \$3; Minnesota, \$10, \$30, \$5; Wisconsin, \$8, \$17.50, \$4.

The highest credit for a dependent is \$400, in Arkansas, California, Colorado, Georgia, Kentucky, Louisiana, Maryland, Mississippi, New York, and the District of Columbia. The lowest is \$200, in Delaware, Idaho, Kansas, Missouri, North Carolina, South Carolina, Virginia.

The highest exemption for a married person is \$3,000, in Alabama; the lowest is \$1,200, in Utah.

Industrial Commission. Created by Act of Congress in 1898, the *Industrial Commission* was a nonpartisan board charged with the duty of investigating conditions in the industries of the United States. Further, the Commission was to submit recommendations for programs of State and Federal legislation in connection with the conduct of industry.

The scope of inquiry was wide. It included agriculture and manufacturing, interests of employers and workers, producers and consumers, and conditions of labor.

Appointed for a term of two years, the Commission's tenure was twice extended. In February of 1902, it submitted its findings and recommendations in a Report that filled nineteen volumes.

industrial democracy. Industrial democracy is a system of operation of an industry in which workers meeting the employer's standard of increased efficiency in service are assured of greater security. It has been tried by some railroad companies.

A plan for such an arrangement was proposed, after the World War, by Glenn E. Plumb, after whom it was named the Plumb Plan. Plumb was general counsel for the railway brotherhoods. His plan was backed by the brotherhoods. The American Federation of Labor endorsed it.

In 1923 the Baltimore and Ohio Railroad worked out a similar plan for operation in its shops. Each shop was given unit organization. The management undertook, in co-operation with the unions to effect a series of agreements as to pay, work conditions, and the settlement of points in dispute between the management and the employees. The management and the unions were to co-operate in trying to effect economies in operation.

industrial training. An important factor in the prosperity of business is the supply of trained workers. Few workers understand

that the employer makes a considerable investment in each worker he employs. The cost of training a young worker is high. His pay is only a part of it. This applies not only to the worker in an industrial plant but to the worker in a store or office as well.

The unions recognize this fact and endeavor to meet it through an apprentice system by which the worker is started on his way toward the status of a skilled worker.

The system of public education has at last come to give recognition to the need of training for industrial employment. Vocational schools fit the boy who is not book-minded to acquire a knowledge of tools and machinery, increase his mechanical skill, and increase his own market value against the time when he tries to sell his services.

Colleges teach business and commerce where once they taught Latin and Greek. There has been of late an increasing demand for high school and college graduates. This is not due to superior knowledge of arts and sciences but is a recognition of the value of the trained mind.

Furthermore, in factories and business offices, modern employers train their workers for advancement. Intelligent workers are efficient workers, and good training increases the productivity of the business, lessens the cost, and redounds to the advantage of employer and employee alike.

In many industries and businesses, of late years, the personnel has increasingly shown a shortage of young workers definitely training to take up the skilled work of older employees approaching the end of their active years. Many young persons seeking employment would act wisely if they gave less thought to the white-collar job and more to the possibilities of making a living by going into industrial employment.

Inheritance tax, estate tax. According to the old saying, nothing is sure but death and taxes; and in modern government, they are brought together in the form of taxes to be paid by the heirs of a deceased person from his estate.

The Federal estate tax ranges, according to the size of the estate, from 3 per cent to 77 per cent. Formerly, the exemption was \$100,000; it is now \$40,000.

Inheritance tax laws of the individual States vary so widely that

it is always advisable to seek authoritative information from sources within the State. There are great differences in the exemptions, the classification of relatives (kin) of the deceased person, priority of claims against the estate, and other details.

The Massachusetts law allows exemption of \$10,000 to husband or wife, parent, or child; \$1,000 to brother, sister, or grandchild. The tax rate is 1 per cent on the first \$10,000, 2 per cent on the next \$15,000. The top rate is 9 per cent on anything over \$1,000,000. Heirs not included in the above classification pay from 2 per cent to 15 per cent. The State tax may be reduced if Federal estate tax is paid. The State law sets a limit beyond which an estate may not be reduced by inheritance taxation.

Nevada repealed its inheritance tax law in 1923.

In New York State, the executor pays the tax, and receives a 5 per cent discount if payment is made within six months following the death of the owner. Exemption to the husband or wife is \$20,000.

In the State of Washington, half the estate, after payment of debts, and expenses of last illness and burial, goes to the wife or husband of the deceased, untaxed. For kin, the exemption is \$5,000; under certain circumstances there are additional exemptions. The rates run from 1 per cent to 10 per cent. Other classes of heirs pay from 10 to 25 per cent, with no exemption. Bequests to charitable and religious organizations are exempt from tax.

These samples embody the general principles on which State inheritance tax legislation is modeled.

Insane persons as contractors. In most instances, contracts made by insane persons are void. The principal difficulty in cases in which a contractor pleads incompetence due to insanity is that of determining whether the person actually is insane or not. A person may be sound-minded in some respects and not in others. One might be completely untrustworthy and incompetent in administering his own affairs in general, and still be a most competent judge of a bargain in automobiles. Even where one dealing with such a person has no reason to suspect incompetence, the person in whose behalf a plea of insanity is made is not to be upheld by the courts. The deciding point, in general, is whether the person is capable or not capable of understanding the nature of the deal in which he is involved.

Court decisions in cases involving insanity vary widely. There are no hard and fast rules. There is no *terra firma* on which the creditor may take a stand. Each case is, to all intents and purposes, a law unto itself. Therefore, the seller must be careful what risks he takes. If an insane person purchases a car, and dies before payment is completed, the insane person's estate may disavow the contract and return the car. The dealer has no recourse. On food, clothing, or other necessities, the insane person's estate could be held accountable.

The responsibilities and exemptions from responsibility of a person who claims irresponsibility due to his state of mind are so complicated that it is advisable, in cases of doubt or uncertainty, to have good legal advice.

installment selling. In almost every American home, there are many articles that have been or are being bought on what is commonly spoken of as the *installment plan*—a down payment and a series of weekly or monthly payments until the purchase is completed. Prices under this system include a carrying charge, but the convenience of slow payment balances this small item, for the customer.

An enormous volume of business is done under this system of payment. Automobiles, furniture, clothing, all sorts of things are sold in this way.

The seller delivers the goods when the contract is executed, and retains possession rights until the scheduled payments have been made. On default by the purchaser, he can recover the goods.

In the sale of automobiles, the financing is handled by companies devoted specially to that service.

The economic advantages of installment selling have been challenged, but the American people like it. It is an established institution in this country.

insurance as contract. In policies of fire, burglary, and similar insurance, the contract is one of indemnity for loss sustained. In what are known as valued policies, the value of the insured property is agreed upon as a base for settlement. A valued policy law is one by which the insurance company is compelled to pay, in event of total destruction of the insured property, the full amount of the

policy, without consideration of actual market value at the time of the loss. The insurance company is not required to pay for secondary or incidental losses, as loss of use of a burned building.

A fundamental feature of insurance contracts is that they are regarded as a means of protection, not a source of gain to the insured.

The element of wagering involved in contracts of insurance is met by requirement of what is known as insurable interest. In fire insurance, every holder of a lien against the property has an insurable interest in it. In life insurance, every person has insurable interest not only in his own life but in those of all persons who owe him money or on whose life any interest of his depends.

Insurance contracts may be assigned. When ownership of insured property is transferred, ownership of insurance on the property is not automatically transferred. The parties to the transfer of the property must make their own arrangements as to transfer of the insurance.

Fire and life insurance policies are now pretty well standardized in definition of the rights and liabilities of the contracting parties. Concealment of material facts, or facts guiding the insurer's judgment when he makes his engagement, is enough to void the contract. The misrepresentation must be of material facts, if it is to cause such action.

The buyer of insurance should protect himself by making sure that an agent undertaking to waive conditions in the policy will be backed by his company in so doing.

In case of loss by fire, the insured is required to give the earliest possible notice, and within sixty days, he must produce satisfactory proof of damage sustained. If his proof is not satisfactory but is given in good faith, the insurance company must enter its objection at once.

Integrity. The affairs of any corporation can be managed in a way that verges upon fraud but still may embody no legally actionable conduct. It is apart from the paths of honest and able management, but short of the field of crime.

A good executive in a big business is almost priceless; he earns a large salary, as a percentage on the value of his services. But the bleeding of a corporation by parasitic officers is quite

another matter. Hard times in the 1930's achieved one good end, namely, the elimination or weeding out of many sinecures.

Stock control is frequently the means to bad ends. So too is the use of inside information. The recent movement toward governmental supervision of financing of business may not be desirable in all its details, as a permanent policy, but it does set up formidable opposition to crooked management. Its requirement of publicity protects the public; the juggling of accounts is more difficult when the shades are up and strong daylight falls upon the crooked director's desk.

Holding companies have only themselves to blame if in the endeavor to reform their proven evils, some of their good works have also been overthrown. Also, the prejudice against accumulation of reserves would not have gained such effective strength if all corporations had used their reserves honestly as cushions against hard times.

The integrity of executives and directors is the safeguard of the public's stake in the nation's business, and fortunately for every individual who is willing to misuse his opportunities and abuse the trust placed in him there are a thousand whose probity is beyond challenge.

Interest. Interest is money paid for the use of money.

A man or a corporation hires money to work for him or it, and pays its wages, as we may say, in the form of a percentage known as interest. A bank's discount on a loan is simply interest paid in advance. It is deducted from the principal, and the amount handed over to the borrower is less by just so much than the face sum of the loan. A business concern both pays and receives interest. It pays interest on its borrowings, and receives it on some of its capital investments. A manufacturer borrows money to buy a new plant or machinery because he believes that with expansion he can increase his productivity sufficiently to pay interest, discharge the loan, and add to his original profits. He increases his present burden of expense in order to gain ultimate advantage in future increased earnings.

The interest payment promised by a bond coupon is the issuer's promise to pay the specified amount at the time named, for use of the money paid for the bond by its holder.

Rates of interest vary widely. A high interest rate on bonds indicates the possibility of unsoundness; the borrower seems too anxious to raise money. A 5 per cent bond is, ordinarily, safer than a 6 per cent bond. But a manufacturer may be able safely to offer a slightly higher rate than a railroad company could.

Interest rates, in business, vary also with supply and demand. In this respect, interest does not merely resemble price, it is price: the price of money. The price of a loan fluctuates as business has confidence in its future or looks ahead with fear.

All the States have laws fixing top limits upon various classes of interest. Small-loan rates are held under legal control, to protect the public against exploitation by usurious lenders.

International. The International, an outgrowth of the League of the Just, which was formed in Paris by socialist exiles in 1836, began in 1864 as a movement to unify the forces of labor throughout the world. On September 28 of that year, a meeting was held at London, and a committee was appointed to draw up a constitution.

The first convention, with sixty delegates present, was held at Geneva in 1866. It declared in favor of the eight-hour day. In the convention of the following year, at Lausanne, the socialist principles of Karl Marx came into control and the British delegation withdrew. They stood for the principles of trade-unionism.

In 1868 at Brussels, the International advocated a general strike in the event of war and declared for public ownership of land and the facilities of transportation. The final meeting of the First International was held in Philadelphia in 1874. At this time Michael Bakunin, the Russian anarchist who had joined the movement in 1869 with his followers, and Karl Marx contested for leadership. Marxian Socialists favored reforms through economic action, while Bakunin's group believed in open revolution.

Bakunin's followers dominated the Second International, which was founded in Paris in 1889. Headquarters were established in Brussels in 1889 and the *socialist movement* became world-wide. Nationalistic differences, however, developed, and by 1891 the German Marxists were the leading spirits, spreading their influence throughout central and eastern Europe with their Erfurt program.

The Third International, formed at Moscow in March, 1919, under Lenin and Trotsky, supported the doctrines of Marx and the First International. It was officially dissolved on May 22, 1943.

In 1921 at Vienna, Socialists formed the International Working Union of Socialist Parties, which was known as the Second-and-a-Half International. The Second International and the Vienna International merged as the Labor and Socialist International. It excludes Communists and opposes militarism in any form.

international date line. A line on the map, following approximately the 180th meridian, is used by navigators to adjust their keeping of time as they cross the Pacific. Traveling from east to west, a ship adds an hour to the day for each fifteen degrees traversed, because it is traveling with the sun. Going from west to east, it loses the same amount of time from each day, because it is moving toward the sun's course. In circumnavigating the earth, with a change of four minutes for each degree traversed, a full day is gained or lost.

The adjustment of the date could be made anywhere, but the 180th meridian was selected to give uniformity, because it runs over the Pacific, just halfway around the world from Greenwich, the zero line, and does not pass through centers of population.

When it is the last day of one year on the side of the line toward America, it is the first day of the next year on the other side. •

The international date line is an artificial creation of man in his system of keeping time, and the 180th meridian of longitude is selected merely for convenience and uniformity in making the adjustment.

International Labor Organization (I. L. O.). After the World War, and as a part of the peace treaty, this organization was created as a means for betterment of labor conditions through international co-operation.

The I. L. O. is financed by the League of Nations, but any nation wishing to join may do so.

It has a General Conference which meets annually, and a Governing Body. Through its International Labor Office, facts and figures for labor and employment in all the lands are brought together and published.

Interstate Commerce Commission. In 1887 the Interstate Commerce Commission was created as an independent establishment to regulate commerce, under the Interstate Commerce Act (originally known as the Act to Regulate Commerce) which provided that common carriers engaged in transportation of property or passengers are subject to the jurisdiction of the Commission. The Hepburn Act of 1906 extended its jurisdiction to include express companies, pipe lines (except for water and gas), and sleeping-car companies. Other acts which have extended the Commission's power are the Mann-Elkins Act of 1910, the Panama Canal Act of 1912, the Transportation Act of 1920, and the Motor Carrier Act of 1935. Under the Communications Act of 1934, the jurisdiction over communications systems was transferred to the new Federal Communications Commission.

The Interstate Commerce Commission has had far-reaching effects upon commerce within the United States, which is of much vaster proportions than our foreign trade. Many of the difficulties of Europe have been due to the difficulties of intercountry trade, with tariffs, border inspections, and red tape that prevented normal exchanges. Short-sighted interference by individual States has been kept at a minimum in the United States, and normal trade flows from coast to coast as a result.

Congress had power to regulate interstate trade from the time of the founding of the Republic, but abuses gradually crept in which the Interstate Commerce Commission has remedied. Thus, the Commission may, upon demand, inspect the books of companies engaged in interstate public transportation, may fine illegal acts in violation of interstate commerce laws, and it prescribes a uniform system of accounting of companies engaged in interstate transportation. The law declares, among other things, that freight and transportation rates must be just and reasonable; that there should be no discrimination between persons or between localities; that there should be proper facilities for the interchange of traffic between connecting lines.

Public interest and safety are the chief concern of the Interstate Commerce Commission.

investment trust. In the financial pages of the *New York Times*, there appears daily a section headed "Banks and Trust Companies,"

with a subsection headed "Investing" and divided into "Fixed Unit Type" and "Management"

The investment trust is comparatively new in the United States, having become widely established only since the World War. In England, it is an older custom, favored as a protective system for small investors.

Investment trusts act practically as agents for the small investor. They sell shares in their own business, and distribute profits from investment of the funds thus established to the share owners in proportion to their holdings.

Thus, the skilled investor gains funds with which to work, and the small investor profits through the other's knowledge of markets. Under conservative management, the investment trust represents a high degree of safety for those who cannot afford and do not desire to speculate, risking their small capital in hope of large returns.

The investment trust business of the United States centers in New York City, and is regulated by the laws of New York State.

Invoice. An invoice is not a contract; it is a mere memorandum of a sale. It sets forth the details of a lot of goods shipped or delivered: kind, amount, price. It is itemized. It may be sent to a customer or to an agent. It has no binding quality. If the goods go to a purchaser, the shipper's protection is in the bill of lading and, beyond that, in the contract of sale.

It is to be noted, however, that in case of a dispute, while an invoice is not evidence of ownership of goods by its holder, it may be given evidential value by being made out in such a way as to embody the terms of the parole contract, whereupon the signature may have binding force.

joint liability. In the expression *joint ownership*, the adjective is used in its everyday connotation and carries no fine legal technicality.

Joint liability is less simple in its application.

This sharp distinction is to be made: In *several liability*, a number of persons may be subject to responsibility for an obligation, but the accountability of each is unaffected by that of the others. In *joint liability*, each party responsible is so closely associated with

the others that all must be dealt with in the same manner; none can be held or released apart from the others.

The two forms of liability are frequently combined, as in *joint and several liability* on a bond. In such a situation, the person holding the obligation may sue the backers *either* jointly or severally.

juries. A jury is a body of men (or women) selected according to law and sworn to inquire into or decide on the evidence presented before them.

There are three kinds of juries in the United States. (1) A grand jury is a body of from 12 to 23 citizens chosen to examine into accusations against persons charged with crime, so as to determine if there is sufficient cause to find a bill of indictment to present to a court. At least twelve jurors must agree on a verdict. (2) A petit (pet'i) or petty jury is composed of 12 selected persons who decide upon guilt in civil or criminal actions. The jurors must remain together after the judge has summed up the case and the verdict must be unanimous. (3) A coroner's jury, which is composed of six persons, investigates the cause of death where evidence indicates that death is not due to natural causes.

Labor, Department of. Massachusetts led the way to the modern system of governmental bureaus or departments concerned with labor affairs. In 1869 the Legislature of that State passed a law establishing a bureau to collect, analyze, and present to the public facts and figures relating to industrial occupations.

In 1885 a labor bureau was organized in the Department of the Interior. Four years later, this bureau was expanded into a separate department. In 1903 its designation was changed to Department of Commerce and Labor. In 1913 it was split into separate entities, The Department of Commerce and the Department of Labor.

The Department includes a Women's Bureau, a Children's Bureau, and divisions for Conciliation, Wage and Hour and Public Contracts Divisions, Labor Standards, and Labor Statistics.

The head of the Department, or Secretary of Labor, is a member of the Cabinet, but is not eligible to succession to the Presidency.

The Act of Congress by which the Department was constituted defines its functions as promotion of the welfare of wage earners, improvement of working conditions in industry, and promotion of gainful employment.

Land Banks, Federal. The Federal Land Bank system was established under the Farm Loan Act of 1916, when Woodrow Wilson was President, to furnish long-term loans to financially distressed farmers. Regional associations were formed to receive applications. Approval of an application leads to placement of the desired mortgage with the nearest of the twelve regional banks. Against the mortgages they hold, the banks issue bonds. Loans are limited to a top of \$50,000.

The system is headed by the Land Bank Commissioner, who was authorized by the *Emergency Farm Mortgage Act of 1933*, with later amendments, to make emergency loans (called Commissioner loans), until July 1, 1945. These loans are placed through the land banks. They may be made for any refinancing of farmers' debts, and are not subject to the restrictions imposed upon the associations and the banks.

See also *Mortgage Association, Federal National; Mortgage Company, RFC; Mortgage Corporation, Federal Farm.*

law. Citizens of the United States live under the Federal and State constitutions, the laws passed by Congress and the State legislatures, the common law, and local ordinances. Their legal contests are tried in Federal, State, and municipal courts.

The Federal system includes the Supreme Court of the United States, ten circuit courts, the Federal district courts, the United States Court of Claims, the Territorial courts, the United States Court of Appeals for the District of Columbia, the United States Customs Court, and the United States Court of Customs and Patent Appeals.

State systems vary in detail, but their jurisdiction divides into civil and criminal, common law, and equity. There are courts with special functions, as probate courts supervising the administration of estates, and juvenile courts for the care of neglected or delinquent children. At the head of the line is a court of last resort within the State; next, a tribunal of appeals; then, the State courts of first trial, and the local courts, under justices of the peace or city magistrates.

The common law is based not upon statutes but upon established custom. It relates to matters of liberty, security in ownership of property, and the meeting of obligations. It is embodied in many

property. (2) In the equitable lien, it is not necessary for the lienor to have actual possession of the property, but he must be able to identify it (3) The statutory lien is one created by statutory law.

Another classification divides liens into *general* and *particular* liens. In a general lien, a person may retain the property of another in order to balance a general account. Such a lien may be held by a banker, lawyer, commission merchant, etc. In a particular lien, a person has the right to hold the property because of labor or expenses expended on that property. This is the most common form of lien.

A *mechanics' lien* is a statutory lien upon real estate in order to secure the contractor who has expended labor or materials to improve the property. This lien is limited to the premises and sometimes to the building on which the improvements were made. A mechanics' lien takes priority over other liens and other claims against the property. If the lien is not discharged, the property may be foreclosed to satisfy the lien.

life estate. A life estate is an interest in property enduring only for the term of a particular person's life. It constitutes a freehold.

Life estates may be established by agreement or may come into being through process of law, as in instances of courtesy and dower. In the latter circumstance, the estate is known as a matrimonial estate.

As a rule, life estates are created by deed or by will.

limitations, statute of. State laws fix a period of years within which court proceedings may be instituted in any subject of legal action, and after which such action cannot be taken. The period varies in the different States, but six years is the customary allowance of time. The time allowance may, however, vary within any State according to the nature of the action under consideration.

In legal view, the statute of limitations is justified as law in the common interest; it is held that it is to be regarded not as destroying a right but as regulating the remedy.

Civil action in a Federal court recognizes as governing the law of the State in which action is brought. In criminal proceedings, however, the Federal statute of limitations prevails.

At any time before expiration of the statute period, a part payment replaces the original agreement and marks the beginning of a

new period of limitation. In the case of a debt incurred by a person not of age, the statute begins to run when the person comes of age.

The limitations statutes exist for protection of persons who honestly meet their obligations, and to defeat the dishonest intentions of persons who might seek recovery a second time, after receipt for payment had been thrown away.

mail. The Post Office Department has made many provisions for cheaper and easier handling of business mail

The reply card and the envelope with return postage guaranteed are not only conveniences but means of economy. Under this modern system, postage is paid only on cards or envelopes that actually are returned to the first sender. The old way of enclosing postage with each letter was far too costly.

These cards or envelopes go to the post office in bulk. The requirement is for at least a thousand in each lot. They go under a permit number. Certain detailed information must be given by the sender. A cash deposit has to be made, guaranteeing postage on the returning cards or envelopes. Cards must be cut within the legal requirements as to minimum and maximum size.

In planning reply cards and envelopes, it is advisable to consult the proper official at the post office, submitting all details to him for authoritative comment.

Such consultation is good business in preparation of bulk mailing matter, substituting assurance for guesswork. The weight of the matter to be mailed should be carefully regulated. The person preparing the matter to be mailed should study carefully all details as to size and weight. To pay full unit postage on fractional weights is sheer waste.

It is important that outgoing mail be handled by a person thoroughly versed in post-office requirements, such as those on parcel post. He should know when it does and when it does not pay to mark a package for special handling. He should know the zones, weight and size limits, as well as rates. In fact, this is a highly specialized and important function, with opportunity for waste or economy on quite an extensive scale as the day's mailings pile up.

Big concerns are aware of this, and safeguard their costs; but many small concerns waste money through sheer ignorance of postal regulations.

management. With the development of modern industry, management has come to be recognized, along with capital and labor, as one of the three great divisions of industrial functioning. "Scientific management" is now a technical phrase, not merely a general term, its connotation is exact, not loose.

It is known in merchandising, but applies especially to manufacturing. Scientific management includes organization and administration of interrelated departments. It aims at increased efficiency in each part, and effective co-ordination of all the parts.

Scientific management is concerned with the business end, the manufacturing processes, and the selling of the product. It involves knowledge of methods and of markets. Direction of working forces of men and planning of systems of machinery are within its field. Study of costs is part of its function. It brings together all the units in the complicated structure of a modern industrial plant.

Frederick Winslow Taylor (1856-1915), a Pennsylvania engineer engaged in the steel industry, made a notable series of studies in which management as a science may be said to have had its apparent beginning. He scientifically analyzed the various motions in a process of manufacture, and worked out a scheme for standardizing them so that no motion should be lost.

maps and tacks. Many sales managers visualize the field by means of maps, with tacks of various colors to indicate the movement of the field forces. This practice resembles the method of a military commander in checking on his strategy.

These maps may conveniently be kept in shallow drawers in a cabinet, each map being fastened down to the bottom of a drawer. The method of keeping the record on the map varies widely in different offices, but the idea is to present at a glance the field of operation. The tacks can be moved from day to day, or can be left in and connected with strings to trace a line across the territory under study. If more colors are needed than can be had in tack heads, little squares or circles of paper can be used, held in place with ordinary small black tacks.

They can be used to record salesmen's trips through a territory, the results at each stopping place, and data relating to customers' demands. It should be useful, too, in planning promotion work, as advertising.

The tack system should, of course, not be permitted to displace the card filing system; it should not supplant but should supplement that system.

This method has been found useful by many managers. Its usefulness obviously will depend upon the accuracy with which it is kept up to date. Those who use it, especially in connection with a card system, say that it amply repays the necessary investment of time and care.

marine insurance. Marine insurance covers loss or damage to ships and cargoes. Insurance against perils encountered by ships at sea is the oldest form of insurance. It was the first form of insurance written in the United States, starting at New York in 1759. Ship and cargo may be insured separately.

Insurance is commonly taken per voyage, port to port, and back to the home port. It may, however, be taken for a term of time.

Policies are either valued or open. A valued policy sets a value upon the insured property and names that as the amount to be paid in case of total loss. An open policy leaves the exact amount of payment to be determined when the amount of loss actually sustained can be calculated.

Marine insurance covers many hazards, as those of shipwreck, collision, fire. A policy may be taken out to cover war risks or barratry, injury to the owner of the ship or its cargo due to illegal acts by the master or crew.

Maritime Commission, U. S. By Act of Congress approved June 29, 1936, and amended June 23, 1938, the United States Maritime Commission was created.

The Act vested in the Commission certain functions and powers, in addition to those previously vested in the United States Shipping Board, and defined in the Shipping Act of 1916, the Merchant Marine Acts of 1928 and 1940, and the Intercoastal Shipping Act of 1933. All of these Acts have been amended in some respects, and by an Executive Order of February, 1942, certain functions, duties and powers of the United States Maritime Commission were transferred to the War Shipping Administration.

The Commission was established to promote the American merchant marine. That merchant marine, in the view of this act, should:

1—Consist of ships owned and built in the United States, op-

erated under American registry, and manned, as far as possible, by American seamen.

2—Be sufficient for carriage of all domestic water-borne commerce of the United States, and "a substantial portion" of its overseas trade.

3—Provide adequate auxiliary service to the navy in wartimes.

4—Be composed of safe, well-equipped, and suitable types of vessels constructed in the United States.

In 1938, in the United Kingdom, 234 vessels totaling 764,307 gross tons were launched, in the United States, 16 ships totaling 76,333 gross tons. Since 1938, the Commission has been carrying out a program for replacing over-age cargo and passenger cargo vessels with new and faster ships. Following the outbreak of the war in Europe in 1939, the program was expanded and accelerated. Immediately after the entrance of the United States into the war, the Commission undertook construction of 24,000,000 deadweight tons of shipping in 1942-43. Over 8,000,000 deadweight tons were delivered in 1942, and a similar amount in the first six months of 1943. Approximately 65 per cent of the tonnage being delivered was in Liberty Ships (10,500 deadweight ton vessels particularly designed for prefabrication and mass assembly methods of construction). In June, 1943, six ships a day (on an average) were being produced.

maritime law. The body of laws relating to actions and rights on the seas or other navigable waters is known as maritime law.

It covers what is known as admiralty jurisdiction. In Great Britain, such cases are tried in Courts of Admiralty. In the United States, the Federal courts have jurisdiction. When trying such cases, they are often called admiralty courts. In addition to cases arising at sea or on the Great Lakes, they try cases coming from navigation of rivers and canals—all waterways. In such cases, they have criminal as well as civil jurisdiction. From the district courts, appeals may be taken to the Circuit Court of Appeals or to the Supreme Court.

Cases at maritime law may involve charges of negligence, claims for salvage, breaking of contract, demurrage charges, and the treatment of crews by shipmasters. Federal laws regulate the wages, hours, and living conditions of seamen.

Mechanical development, carried to marvelous extents, has far outrun the processes of legislative regulation. The bold, not to say radical, experimenting of the 1930's may ultimately be found, when tested by experience, to have opened the way for permanent improvement in our methods of industrial operation, in their application to national welfare.

metric system. In America, the system of measurement by inches, feet, yards, rods, miles, has prevailed for all the years of our national existence.

In Europe, a decimal or metric system prevails

It is asserted that the metric system is logical, easy to convert from one unit to another, and that the American system is arbitrary and difficult. An attempt has been made, of recent years, since the Olympic Games were revived, to measure racing distances in meters instead of yards; but it has not been decisively successful.

Metric measures are given in a section of this volume, as, of course, are the American tables.

The metric system was first adopted by the French in the 1700's. It has tables for distance, solid and liquid capacity and content, and square and cubic units. The meter and the liter are its bases.

In the United States, the metric system has as yet established no claim to dominance, but because of its use in Europe it should be understood by the American businessman.

minimum wage. As the words imply, a minimum wage is bottom or lowest pay. The expression is used to denote a minimum fixed by law, below which pay shall not go.

Humane legislators seek to set a minimum wage to prevent exploitation of labor. This is an excellent ideal, but in practice it is always to be observed that the minimum tends to become a maximum. That is to say, the employer quite naturally, seeking to keep costs of labor down, will keep as close to the legal minimum as he can. Thus the imperative need of earning bread and butter works against the ideal of a high standard of living for the worker.

Employers' interest, in the realistic view, runs only so far as may be necessary to maintain efficiency. The American ideal includes happiness. The Declaration of Independence asserted American belief in a universal "unalienable" right to "the pursuit

The money of today consists of gold, silver, nickel, or copper. It is issued by governments in the form of coin. For convenience, heavy bulks of coined metal are represented by paper certificates. In fact, billions of dollars' worth of business is done yearly without money changing hands, thanks to the modern system of credit and clearance of debt on books of record and account.

A check is not money, neither is a draft or other bill of exchange. But they represent money.

The country's annual business represents much more money than there is in the country. A good live dollar should have a busy year with its proper amount of turnover, working in many transactions.

When we say money is scarce, we speak inaccurately; the money is in existence but is tied up, dormant in the banks, because lack of confidence impairs credit and leaves the money idle. In the last ten years, the stock of money in the United States has been, in billions of dollars: 8, 9, 9, 10, 13, 15, 17, 19, 20, 23.

monopoly. A copyright or patent confers a legal monopoly, but the word is commonly used to indicate a control of a field of business achieved by suppressing competition.

In other countries there are government monopolies, but in the United States all trade and industry are private.

In American usage, monopoly almost always denotes a combination in restraint of trade, a merger of large corporations seeking to control prices and markets.

Against such combinations the Federal antitrust laws are operative. See *trust*.

moratorium. This word traces back to the Latin *morari*, to delay.

A moratorium is a period of grace allowed a debtor, during which payments that would normally be made are not required.

Early in the depression period, we had in this country a bank moratorium, when payments by the banks were suspended, to prevent disastrous runs and consequent failures. In 1931 Germany's debtors granted the German government a moratorium on its war debt, in hope that the breathing spell would enable that country to attain sufficient economic prosperity to resume its schedule of payments.

by the Federal housing authorities. Later it was renamed as the Federal National Mortgage Association.

To the end of the fiscal year of 1938-39, the FNMA had bought \$40,509,000 worth of mortgages from the RFC Mortgage Company, had placed approximately 143 millions of its funds in FHA insured mortgages, and had placed about three million dollars in large housing projects.

The FNMA buys mortgages insured by FHA; its first function is to provide a market for such mortgages. It also provides financing for approved low-rent projects.

See also *mortgage*; *Mortgage Company*, *RFC*; *Mortgage Corporation*, *Federal Farm*.

Mortgage Company, RFC (RFCMC). In March of 1935, the RFC Mortgage Company was organized, to promote a market for mortgages on city properties.

It makes loans on apartment houses, hotels, office buildings, especially where the mortgagee is in distress but can show that reorganization of his financing will put the property on a paying basis. Satisfactory demonstration of ability to pay taxes, insurance, and costs of operation is required; also, assurance that the loan can be paid off on schedule.

With similar assurance of fulfillment, the company also supplies capital for new building. Here, in addition to testing the applicant's business ability, the company considers the fitness of the proposed building as an addition to the existing similar equipment of the community.

In all its operations, the RFCMC considers investment values and will have no part in speculative enterprises.

To July 1, 1939, the company had placed \$103,618,737 in FHA insured mortgages, 83 millions in relief for distressed mortgagees, 61 in new building, and \$1,781,000 in purchase of mortgages not insured by FHA.

See also *Mortgage Association*, *Federal National*; *Mortgage Corporation*, *Federal Farm*.

Mortgage Corporation, Federal Farm (FFMC). As part of the Farm Credit Administration, FFCA, the Federal Farm Corporation, FFMC, uses its funds to finance loans by the Federal land

banks. This continues the plan of refinancing of farm debts that was launched in 1933.

The Corporation is permitted to carry up to two billions of bonds. The Government guarantees the Corporation's bonds, both as to principal and as to interest.

See also *Mortgage Association, Federal National; Mortgage Company, RFC.*

municipal ownership. See *public ownership.*

National Industrial Recovery Act (NIRA). The NIRA was passed by Congress on June 13, 1933; signed by the President on June 16—and outlawed by the Supreme Court, May 27, 1935.

This Act, along with the Agricultural Adjustment Act, was designed to place control of agriculture and industry in the hands of the Chief Executive.

The processing taxes authorized by the Act establishing the Agricultural Adjustment Administration, AAA, were declared unconstitutional, January 6, 1936. The processing taxes were designed as a means of regulating production of farm crops. A new law was enacted in 1938.

The NIRA was presented to the country as a plan for regulating industry by checking destructive competition, increasing employment, raising wages, and lowering hours of work. President Roosevelt, defining its objects, included that of preventing "disastrous overproduction." Opponents of the NIRA retorted that what the country was suffering from was not overproduction but underconsumption.

A national system of codes and licenses for industrial enterprises was put forth, under which employers were to sign contracts committing themselves to observance of the provisions of the Act. This commitment was extended to cover future regulations by the National Recovery Administration, and that was the hitch. Agencies of the NRA used their powers in a manner exceeding the purposes of the President in planning this vast program of amelioration and recovery. There was effort to coerce open-shop plants into becoming unionized.

After a period of bitter dissension, and a new depression following close upon the first impulse of advancement in industry, the Supreme Court declared the Act unconstitutional, exceeding the grant of

power to the national executive department, especially in those sections which gave the Chief Executive power to promulgate codes and those intended to fix wages and hours in all the States.

National Safety Council. The National Safety Council, organized in 1913, has headquarters at Chicago, and more than 5,000 members, principally industrial concerns.

It is a nonprofitmaking co-operative association, and its purpose is to prevent accidents causing injury or loss of life. It also combats vocational disease in various industries, and strives for improvement of health conditions in industry. Its local councils are in contact with thousands of plants.

The Council operates also in connection with the public schools.

naturalization. Knowledge of the laws of citizenship and naturalization is frequently useful to an employer. A personnel officer of a corporation might especially find such knowledge helpful.

Naturalization is the grant of citizenship to a person of alien birth. In the United States, it confers all rights of citizenship except that of being eligible for election as President. The naturalized citizen's eligibility for either house of Congress would depend upon the laws of the State of his residence.

An alien, or person of foreign birth, to be naturalized must have lived five years in the United States; at least six months in one county. An alien of at least 18 years of age may obtain the grant of citizenship from a State or Federal judge upon fulfillment of the legal requirements.

He may take his first papers on declaration of intention at any time after being admitted to the country. At this time a certificate of arrival must be filed. It must be accompanied by his declaration of intention. The fee for each of these is \$2.50

Not less than two years and not more than seven years after this declaration, the applicant may take out his second papers by means of a petition. The fee for the petition is \$5. The petition cannot, except under special ruling, be heard by the court within ninety days. It must be signed by the applicant in his own hand. Signatures of two witnesses (citizens) are also required.

When the petition is finally heard, the applicant must demonstrate ability to speak and understand English and to write his own name. He must have a *fair knowledge of the nature of govern-*

ment in the United States. He *must* swear allegiance to the United States and renounce allegiance to any foreign government.

During the qualifying period, the applicant does not lose his standing as a resident of the United States if sent abroad by an American institution of research or by an employer engaged in foreign commerce. Such cases are subject to check by the government.

If the parents of a child born outside the United States are citizens, the child is a citizen. If one of the parents is an alien and the other a citizen, the child does not acquire citizenship unless it has lived in the United States during the five years preceding the age of 18 and within six months after attaining legal age, and takes an oath of allegiance.

After living five years in the United States, a minor who was born abroad, of alien parents, may become a citizen if the father or mother has previously been naturalized.

Except when the United States is at war, a citizen marrying a foreigner may renounce his or her citizenship before a court. If the nation goes to war within one year from that time, however, the renunciation of citizenship is voided.

Upon the death of an alien husband or divorce from him, a native-born woman who had lost her citizenship through such marriage may regain citizenship, but does not do so automatically. Certain formalities must be gone through.

Since the Act of 1934 was passed, an alien marrying a citizen or whose husband or wife becomes naturalized may himself or herself be naturalized without declaring intention and upon three instead of five years' residence.

A woman marrying an alien does not lose citizenship unless she formally renounces it before a court.

Of recent years, especially since the Act of 1934 was passed, provision has been widely made for teaching those applying for citizenship what Americanism is, and the occasion of the grant and taking of the oath of allegiance has been lifted out of mere court routine and made an occasion of community ceremony.

Naturalization in the United States has always been restricted to persons of the white and African races.

negligence. In law, negligence is failure to take such care in the performance of a duty as a reasonably prudent and cautious person

would take. What might in one situation be proper carefulness would in another situation be negligence.

What would be reasonable care in storing another's furniture would by no means constitute reasonable care in keeping his livestock.

A professional man's errors of judgment are not to be set down as negligence, but an act that manifests willingness to let a patient or client take an avoidable risk is negligence.

The owner of property who permits another to enter the property without warning of known dangers is negligent.

An employer who does not make reasonable provision for the safety of his employees is negligent.

A railroad company not safeguarding its passengers as a skilled and conscientious railroad man would is negligent.

There is a distinction between inevitable risks and risks imposed by failure to provide proper safeguards. Such failure constitutes negligence.

Negligence may range from ordinary to criminal.

Contributory negligence on the part of a complainant absolves the defendant of charge of negligence.

Failure to give notice of perils and hazards incidental to work being done is a serious form of negligence. In some instances, the mere posting of warning signs is a sufficient discharge of responsibility; in others, further precautionary steps are necessary to void the charge of negligence.

negotiability. In the language of business, to negotiate is to transfer, and applies to commercial paper, such as notes, bills of exchange, stock certificates.

Negotiable paper is paper that exchanges ownership immediately upon delivery. It may or may not require endorsement.

An unregistered bond is as readily negotiable as a bank note. A registered bond, in order to be transferred, must have the owner's order upon it.

A check is negotiated when it is cashed. If made out "Pay to bearer" or "Cash," it is completely negotiable.

A negotiable paper to the endorsement of which the words "without recourse" are added, passes to the transferee with no liability on that endorser. He simply passes on whatever title may

legally be his, causing liability to remain with the maker of the check or with previous endorsers who have not protected themselves through a "without recourse" notice.

Such action turns all liability back to other signers, to be adjusted among themselves.

As negotiability applies to transfer and delivery by assignment as well as endorsement, trade acceptances, warehouse receipts, bills of lading, due bills, and similar paper may be negotiated.

A person who in good faith accepts from another a negotiable paper which has been lost and found or which has been stolen has clear title to it, and the drawer of the paper has to recover, if at all, from the one who found or stole the paper.

To be negotiable, a paper must either name a specific sum of money to be paid or give data from which such a sum can be definitely calculated.

negotiable instrument. Any document which upon delivery effects a transfer of the property secured by it is a negotiable instrument.

In ordinary usage, the term negotiable instrument applies to checks, drafts, trade acceptances, and other bills of exchange, and promissory notes, but unregistered bonds and their coupons, bills of lading and other documents are properly included within the scope of the term.

A negotiable instrument must be written, and must carry a commitment to payment of a stated sum of money, as "One hundred dollars sixty days from date," or "One hundred dollars ninety days from date, with interest at five per cent."

It must be made out as payable to bearer, or to order of the recipient, either on demand or at a set time. Such paper may be antedated or postdated, except with fraudulent intent. Of course, however, antedating and postdating are accompanied by some risks and are as a rule quite inadvisable. Any material alteration, as of date, amount to be paid, and time or place of payment, invalidates the paper.

Practically all the States have enacted uniform laws governing negotiable instruments.

panic. Financial panic is a condition of general fear of disaster in business, in which individual efforts to escape heavy losses bulk

into a widespread movement of holding back or slowing down, which in itself produces marked depression and increases the extent and depth of the panic. The foundation of business upon the credit system makes all business susceptible to such fears.

Panic may be described as a peculiarly violent crisis in the course of the business cycle. Prosperity leads to an overloading of the wires, and the fuse blows out. With a boom in business, the demand for raw materials increases. Prices rise. More capital is needed, and interest rates go up correspondingly. Producers, having stepped up their plants, find the costs of business further enlarged by the wage item. The break comes when the credit stringency reaches its peak. If the crisis attains the proportions of a panic, there is an extreme lessening of business, owners of capital avoid new commitments, productive enterprise halts, money is scarce, unemployment prevails, distress is general.

As the panic comes about principally through overexpansion of business in good times, so it ends when economic needs necessitate a revival of business, and the recession actually brings into operation the forces of revival. As the overproduced goods are used up, replacement becomes imperative. The tied-up masses of capital call for release and profitable placement. As the wheels begin to turn, confidence is restored, and a new period of prosperity begins.

The United States has had major business panics in 1837, 1857, 1873, 1893, and at the start of the worldwide depression of the 1930's

The panic of 1837 was preceded by a period of wild speculation. Paper money was abundant; real values were lost in the flurry of unsoundly based transactions. High taxes, overimportation of foreign goods, high cost of living, high interest rates, and weakened credit were building the financial structure up to a tremendous letdown. The banks suspended specie payments. Banks shut their doors, factories closed down, contracts were canceled, unemployment was severe. Hungry workpeople rioted. Flour went from five dollars a barrel to eleven.

President Van Buren called upon Congress for legislation making the government independent of the banks by providing vaults at the Treasury and subtreasuries in which Uncle Sam could store his own gold and silver. The law was not passed until 1840.

The panic of 1857 ties up with the land and railroad boom in the

West. There were many business failures. A number of railroad companies went bankrupt. It is sometimes asserted that a lowering of tariff rates in that year was a contributing cause of the financial stringency.

In 1873 the expanding country, after enjoying a period of real development and prosperity, reared a superstructure upon a foundation of unjustified expectations, and came a cropper. Agriculture and industry alike piled up huge surpluses of goods. There was much speculation. Credit was blown into a bubble that must inevitably burst.

In September of 1873, the banking house of Jay Cooke and Company, in New York, crashed, and panic spread far and wide, fast. A five-year period of hard times followed. Mills were closed. There were bread lines in the cities. Real estate could not be sold. Bankruptcies multiplied. Distress was national, and deep. There were many strikes and much violence. This panic was almost completely due to unregulated railroad building and operation, plus speculation in western land.

The panic of 1893 was the crisis of a period of what later came to be called "frenzied finance." Cleveland moved into the White House at a time when business skies were darkening with coming storm. A billion-dollar Congress had turned into a deficit the surplus built up by Cleveland in his first administration. The Government's reserve of gold had been drained away. Then came the free silver fight that brought Bryan into national prominence. The Sherman Silver Purchase Act was repealed, but the flood of paper money continued, and within a few months, the gold reserve was down to \$70,000,000. Later it fell to \$40,000,000. It was at this time that the New York bankers, Belmont and Morgan, syndicated an issue of United States gold bonds which, with a later issue, stalled off for a time the impending crash. That crash came in 1893. The years immediately following were probably the hardest ever experienced by this nation.

The distresses of the 1930's brought at least this much of advance over former times, that with all the widespread distress there was practically no violence. In 1893 there was gunfire and bloodshed.

partnership. A partnership is an association of persons in business, differing from a corporation in that it is created not by the agency

of law but through contract of individuals. Should a partnership be incorporated, its whole legal status would be changed. Instead of the individual liability of each partner for the firm's obligations, there would be created a new entity; the corporation is a legal personality.

A *limited partnership* is one in which some of the partners accept liability for the firm's obligations, while others are liable only to an extent determined by the size of their contribution to its capital.

A *special partnership* may be formed for participation of its members in a single business deal. When the deal is completed, the partnership ends.

A *silent partner* is one who has an interest in the business without taking active part in its direction.

The firm cannot hold title to real property, because a partnership is not a legal entity. One partner may hold real property in trust for the firm.

Each partner stands as an agent for his fellow members of the firm and for the firm itself. His acts, in connection with affairs of the partnership, are regarded as acts of the firm. He can give title to its property. He can collect its debts. He can commit it to legal obligations.

A firm name may consist of the names of one or more of the partners, or it may be a made-up, artificial name. When a partner dies and the partnership is dissolved, the survivors may use the firm name until its business is settled.

Death or bankruptcy of one partner dissolves the partnership.

Partners are expected to report in detail all transactions affecting the firm, and have correspondingly the privilege of access to the firm's books at all times. Except where special arrangement is made in the contract of partnership, no partner is entitled to pay for his services, nor may he take personal profit from a transaction in the name and on behalf of the firm, or conduct in his own person a business competing with that of the firm.

When a person becomes a partner in an old firm, it is held, in theory, that a new firm has been constituted, and the new member assumes no liability for debts incurred by the firm before his accession to membership.

A retiring partner retains his liability for obligations preceding

his retirement, but on the theory that a new partnership is constituted, he does not incur any liability for subsequent obligations.

Notice of retirement of a member of the partnership must be actually delivered to those with whom the firm has had business relations. A newspaper notice is regarded as adequate notice to the general public.

passport. The passport is a paper issued to a citizen by his government—in the United States, through the Department of State—to identify him officially when traveling abroad. It is countersigned—technically, viséd—by a diplomatic representative of the country in which he intends to travel.

Application for a passport is made, in writing, to the clerk of any court, either Federal or State, which has authority to naturalize aliens. The State Department maintains special passport agencies in several of the major ports, as New York, Boston, Seattle, San Francisco, New Orleans, and Chicago. The application must be signed by a qualified witness.

Every person over 21 who goes abroad is required to have a passport, but minors may accompany their parents without separate passports.

Evidence of time and place of birth is required, in the case of a native citizen. If birth certificate or certificate of baptism is not obtainable, a sworn statement by a properly qualified person, as physician, nurse, or midwife in attendance at the birth, will be accepted. If such evidence is unobtainable, an affidavit from another person may be accepted.

A naturalized citizen must present, with his application, his certificate of naturalization, which will be returned.

Special information is required of persons born abroad, as to the parents' citizenship status.

A woman should state in her application whether she has ever been married. A married woman's signature is properly her own given name with the surname of her husband.

With the application should be submitted two copies of a photograph of the applicant. These must be at least 2½ by 2½ inches, and not more than 3 by 3 inches. The pictures should show the full face, and should have been taken within six months.

The passport fee is \$9. One dollar is the charge for executing the

application. Close relatives of an American soldier, sailor, or marine buried abroad do not have to pay a fee when going to visit the burial place. Visa fees have been abolished, through mutual agreement, as between the United States and many foreign countries.

patent law. Formerly a grant of special privilege was made by a government in the form of "letters patent" notifying all concerned that the grant had been made. Now the noun *patent* applies specifically to a grant of exclusive right to manufacture and sell an invention, or articles of which the invention is a part.

In the United States, a patent covers a period of seventeen years. Any person, citizen or alien, resident or nonresident, may obtain a patent upon meeting all requirements of the patent law.

Application to the Federal Commissioner of Patents at the Patent Office in Washington, D. C., must be made in the exact form set forth in the patent law. There must be a petition for rights; a sworn statement of originality, and, if the patent is sought for a machine or any device that can be pictured, detailed drawings and description of the nature, operation, and uses of the article.

The article to be patented must be, according to the law, "new and useful . . . not known or used by others in this country before his invention and not patented or described in any printed publication in this or any foreign country . . . and not patented in a country foreign to the United States."

Patents are granted for "new and useful compositions of matter," but only when the formula, methods of preparation, and manner of use are fully stated. Samples of the compound must accompany the application.

A patent can be issued only to the actual inventor, but he may at any time assign his rights, fully or in part, to another person.

After the first fee of \$20, the charges are scaled with a view to putting a check upon claims made in and after filing. The Board of Appeals acts for the Patent Office and examines all allegations of interference.

Patent law is complicated, and the services of a good patent attorney are practically indispensable to the inventor; the patent office itself specifically recommends use of such services. Practice of patent law is highly specialized.

Many cases at law involve the relations of employer and employee

in connection with the making and patenting of an invention. In few words, the situation reduces to this: If the idea is originated by the employer and the mechanic merely makes the machine or device under the employer's supervision, the employer is the inventor, and is entitled to the patent rights. But if the employee originates the idea, it belongs to him, and he alone is rightfully entitled to the patent, *unless* he has assigned to his employer, in advance, the right to all inventions he may make while employed.

Again, with some two million patents having been issued in this country, there are many cases at law turning upon charges of infringement of rights.

Government protection can be given only within the government's own territory. The International Patent Union safeguards the interests of patentees in countries other than their own. This protection, however, is limited to a period of one year after issuance of a patent. Therefore, if an inventor wishes patent protection in other countries than his own, he should make proper application to the foreign governments within a year from the grant of his own government's patent.

Disputes over inventions and infringements involve questions of fact, and are to be settled in the courts. An unpatented invention provides no legal protection against infringement; there is no established right for anyone to infringe. Possession of a patent gives the inventor a legal foothold. He can sue for damages for provable infringement, and can seek an injunction in restraint of future infringements.

No patented article qualifies for the protection intended to be given by government unless it is properly patent-marked.

For detailed information, address the Patent Office, Washington, D. C.

pawnbroking. Census figures for 1935 show 1,142 pawnshops, doing an annual business of \$20,489,000.

The pawnbroker's business is that of lending money, with personal effects deposited by the borrower as security.

Pawn is used in the sense of "pledge." It is used both as a noun and as a verb; to pawn property is to place it under pledge with the pawnbroker.

The person making the pledge and the deposit is the pawner

(sometimes written pawnor); the lender and recipient of the pledge is the pawnee.

The pawnee undertakes to hold the property deposited with him until principal and interest have been paid. Such payment is said to redeem the property.

Usually a time for payment is specified; if not, the pawnee is permitted to sell the property within what the law deems a "reasonable" time. The pawner has the privilege of redeeming the property by paying the loan with interest at any time previous to sale by the pawnee.

Rates of interest permitted to be charged vary in the different States. They are governed by what are known as Small Loan Interest Rate laws.

Pawnshops are commonly under police supervision, because thieves so often try to sell stolen goods to them. The business is generally required to be under license.

personal property. Practically everything ownable except real estate in freehold is personal property.

Personal property may be under co-ownership of two or more parties. An individual may own a life interest in it.

The owner of personal property is entitled to ownership of its increment, whether due to process of nature or the result of his own action. Human relationships and legal technicalities are brought into sharp relationship in many cases that arise between employers and those whom they employ. Ordinarily such cases are settled amicably, by use of common sense. But when they go to law, some extremely fine points are made.

Many times personal intention fails of performance because of ignorance of the technical details of the law. For example, one may draw a check as a gift to someone else, but if he should die before the check is presented at the bank, the check cannot be cashed and the gift is not realized, legally.

Some bitter fights occur over ownership which the law would settle according to well-established principles of equity. Who owns the fruit of a cherry tree that stands on the line between two properties? In the law, each owner is entitled to the fruit on his side of the line, but may do nothing to his half of the tree that would injure the tree, because that would work injury to the other half owner.

If branches of a tree on one person's land overhang the land of an adjacent owner, that owner may legally cut the branches or roots of the tree on his side of the line, but the fruits of the tree belong to the owner of the land on which it stands, and the next-door owner may not make use of them.

Fortunately, in most instances, people are able to settle these matters satisfactorily and peacefully without resort to legal action. But when they do go to court or consult a lawyer, they are apt to get a big surprise when they find how, as a boiling down of long human experience, these matters are adjusted by the law. The impartial law, existing in behalf of the community as a whole, makes some decisions surprising to individuals whose judgment is quite understandably swayed by personal interest.

pilotage. Shippers entrusting their goods to maritime carriers should have some knowledge of the care taken in piloting the ships operated by those from whom they buy transportation. A shipper whose goods are lost or damaged in a wreck has certain opportunities for recovery of value, and should be protected by marine insurance; but it is best to have knowledge of the degree of care with which owners of ships meet their responsibilities.

A pilot is one who takes the shipmaster's place in navigating in particular localities, especially in channels leading into and out of a port, where special and localized knowledge is needed.

In some locations, the engaging of a professional pilot is compulsory; the shipmaster must turn his vessel over to a licensed pilot.

In other locations, the shipmaster is free to do his own navigating or to hire a licensed pilot, as he prefers to retain or to delegate authority.

Pilots are licensed by State commissions, as a rule. The authorities of a port supervise the placement of licenses. Licensed pilots have their own associations to safeguard their interests, especially to regulate charge of fees, in the common interest of members.

Modern improvements in the marking of channels, and in the construction of comparatively straight, wide, and deep channels, have somewhat lessened the requirement of special pilotage; but the shipper still needs to know that those to whom he entrusts his goods are worthy of the trust and take all proper care for the safety of their ships and cargoes.

pipe line. The piping of water is almost as old as the hills themselves from whose slopes the natural reservoirs are filled, ready to be tapped by humans concentrated in an urban community.

When oil began to be used as a fuel, pipe lines of a length previously undreamed of came into use.

In this age of oil and gasoline, such lines are a fundamental factor in the world's business.

The history of these lines is interesting; fascinating.

When the oil industry started, at Titusville, Pennsylvania, in the 1860's, a four-mile line was laid, and in 1875 a sixty-mile-long line was run from the oil wells into Pittsburgh. Soon afterward, the daring pioneers put down a line 110 miles long, to Cleveland. In 1879 a line was laid from upstate New York to the coast, at Bayonne, today a great center for oil refineries. Today the country is covered with a network of many thousands of miles of such line, with pumping plants where needed to carry the flow over the heights of land.

Natural gas is carried in a similar manner, from the fields of production to the place of consumption.

The making of pipes for these lines is in itself an extensive industry.

planned economy. A planned economy is an economic system in which government seeks to counteract natural hazards such as that of drought in agriculture, and to regulate all forms of business and exchange in such a way that distribution of wealth shall be assured. The essence of a planned economy is belief that economic fortunes can be largely controlled through governmental agencies, the old laws of supply and demand supplemented or supplanted by governmental action.

pneumatic tools. Hand tools still have their uses, but modern invention has added to them a class of tools whose production constitutes in itself an important American industry: pneumatic tools.

These, as the term is commonly used, are portable tools, not set machines. They are operated by means of compressed air. The tool has its own motor. They are used in hammering, riveting, drilling, and so on.

The use of tools is based upon a mechanical philosophy all its own, with two major functions, namely, the striking of a series of blows, or the rotation of a drilling or boring point.

A visit to a shipyard or the site of a skyscraper on its way up is enough to demonstrate even to the dull-witted the revolution effected in industry by machines.

In comparison with the cruder methods of forty or fifty years ago, construction with pneumatic tools multiplies the worker's productivity and steps construction up to meet modern needs—instead of the three- or five-story building, the Empire State Building of more than a hundred stories; instead of the old-time macadam road, the thousand-mile stretch of fine concrete highway.

Nothing more clearly marked the doom of the horse-and-buggy age than the advent of the pneumatic tool. It may not be an unmixed blessing, but it is an integral and moving part of modern methods.

political economy. To understand such an expression as *political economy*, it is necessary to understand the exact use of each of the words brought together in the phrase.

In the common understanding, *politics* means "the rivalry of contending parties in the quest for power and rule." It is, in everyday usage, a term of more or less opprobrious connotation. It suggests the ward heeler rather than the statesman. But actually politics is the science of government. Anything properly describable as political pertains to that science.

So, too, in popular use, *economy* means nothing more than careful handling of money, reduction of expenses to a minimum. But in exact usage, it means orderly management of affairs, the regulation of expenditure to consort with income, private or public.

Political economy is the whole scheme of regulating public affairs so as to conserve the interests of the involved public. It has to do with the production and distribution of wealth. It is a study that concerns the businessman intimately.

Economic textbooks may overdo the technical side of the subject; they may be too much engaged with theory to give proper value to the practical aspects of business.

The businessman who wishes to become a leader in his field should give due heed to the theories of the economists—but he should use his own God-given brains in using these theories as part of his own working material.

Individual observation should be checked up with the studied formulas of the professional economist. These are valuable and

important; they embody the results of deep and close study. But the leader in industry is making political economy rather than pursuing its academic study. Properly done, the study of one day's newspapers may easily surpass, in respect of true education in political economy, the studious perusal of many volumes of classroom text.

The sense of proportion is a proper guide.

poor laws. In England, laws for relief of poverty are known as poor laws.

Poor rate is the tax, in England, imposed for relief of the poor at public cost. *Rate*, in British usage, is equivalent to *tax* in American English.

possession. The old saying, "Possession is nine points of the law," is a popular expression of legal fact.

In simple, everyday language, the law assumes that the person in possession of property is rightfully in possession; the burden of proof rests with those who maintain that possession was obtained through fraud or illegal means.

Possession is immediate control, whether it may have been obtained rightfully or illegally.

Possession is at the least a sign of ownership. Ownership implies, in simple common sense, and by definition, the right to possess. Conversely, occupancy or possession is viewed as a concession of ownership, inasmuch as the owner would be expected to oppose it if improper.

Possession is protected by the law, subject only to the rights of ownership, when proven.

Adverse or undisputed occupancy, indeed, constitutes ownership, if continued through a period fixed by law; commonly, twenty years.

power. The story of modern industry may be told in one word: POWER.

Industry has developed from hand power through water power, steam power, electric power.

When man learned to change physical force into electric energy and to turn electric current to his own uses, the remaking of the physical universe began; also, the change from a simple ancient economy to the complicated structure of modern society.

Power supports the structure of industry, and all the branches of business that depend upon industry for their being. The greater part of modern industry is based upon mechanical power.

Power is produced and sold as a commodity. Niagara is harnessed. The energy that nature produced through ages of unmeasured time is now submitted to human discipline, controlled by the mind of man.

Electric energy moves the modern world.

Power as a commodity relates to public utilities and to private industry. One of the major factors to be considered in settling upon a location for a new industrial plant is that of power. It hooks up with the questions of availability of raw materials, transportation, and access to ready markets.

The windmill and waterwheel today seem almost grotesquely characteristic of a primitive stage in man's achievement in harnessing the powers of nature.

If steam power is to be used, projectors of new enterprises must consider the readiness of coal supply. If electric power is to be used, the availability of elementary water power has to be appraised.

In modern industry, cost of power is a prime factor, almost a determining factor, in the setting up of an industrial plant.

power of attorney. A power of attorney is a written authorization appointing an agent with full power to act for the principal. It is a contract of agency and may confer either full power to act or authorization for limited action or even a single, specified act. In most States, it is required to be witnessed or notarized. Ordinarily it can be terminated at the will of the grantor. Exceptions occur when the agent has a money stake in the business to be done which would be impaired by termination of the power.

If the power of attorney is not under seal, it does not give the agent power to execute sealed contracts. The principal's death automatically terminates any powers of attorney he may have granted.

The *general power of attorney* names the agent and appoints him as "true and lawful attorney" to do "any and all acts" in the grantor's place, with "full power to ask, demand, sue for, recover, and receive all manner of goods, chattels, debts, rents, interest, sums of money and demands whatsoever" and to "make, execute,

endorse, accept, and deliver in my name or in the name of said attorney, all checks, notes, drafts" and other business instruments. The document further confers specifically, in legal phraseology, power to act for the principal in the various situations of business, and ratifies and confirms in advance his actions under the power.

The *special power of attorney* names and defines the exact service for which it is given.

Power of attorney may be revoked by a "know all men by these presents" document, properly executed and attested, and sent to those with whom the agent's duty has brought him in contact.

Contracts of agency should specify the consideration, with statement whether expenses are included or to be paid separately. The agent cannot legally act for both sides in a transaction in which his employer's interests are involved.

The principal is liable for fraud committed by the agent in executing the principal's orders. If the principal refuses to accept an agent's act as proper under the terms of the authorization, he must forego any benefit from it.

price. Eternal vigilance is the *price* of liberty.

The *price* of these shoes is ten dollars.

Price is related to value, but the two must be carefully distinguished, in matters of business.

Prices measure market value, which may equal intrinsic value or be much less or greater than it.

Even value is not a positive but a relative measure of worth, for a ton of wheat would have little value for a person who needs a suit of clothes, and a ton of gold would be worthless to a castaway on a desert island.

Price is what one person is willing to give and another person is willing to take for anything one has and the other wants. In a simply organized, more or less primitive community, the price of a suit of clothes might be a cow, or a gun. Barter has prices, as much as the modern commercial system. In modern civilization, however, prices are measured in a standard medium of exchange—in money.

Price, in a business sense, should represent cost plus reasonable profit. Business may be viewed as an eternal conflict between buyer and seller, and price is the battleground.

Prices are a factor in determining the real wage of a worker. He thinks of the pay envelope in terms of money, but when his wife shops or markets, that money has much or little worth according to the prices she has to pay for goods. The worker seldom becomes enough of an economist to state in so many words the fact that his pay is the *price* of his work.

When prices are falling, the producer needs all his skill to effect reduction in the cost of production. Efficient operation is then the prime essential to success.

Mass production and huge expenditures for advertising have enabled the American manufacturer to present his product to the public at prices that promote the vaunted American standard of living.

When money is scarce and credit tight, high prices mean hard times for the worker, and, therefore, small profits for the producer. Earning power is spending power—but each is a relative factor in the sum total of living. The wage dollar is worth only what it will buy, and that depends upon the level of prices.

A farmer who borrows money with which to buy machinery when the general price level is high is in trouble if prices fall, because his produce is worth less, and he must produce more to meet each dollar of his debt. If he borrows when prices are low, and they go up, he is able to meet his obligation with less production and marketing of his produce.

It is to be borne in mind that money itself has its price. So much must be given for a dollar, either in service or in goods. The price of money changes just as do the prices of goods.

Price, in the selling of goods and commodities, is fixed through adjustment of supply and demand. If supply is high and demand low, prices go way down. If supply is limited and demand great, prices naturally soar; buyers compete for the goods. The goods must be sold, and the producer or seller takes what he can get—which is, obviously, what the buyer will give.

The history of modern mankind could almost be written by tracing the changes in price levels.

Anything that affects the value of money affects the general price level. Abandonment of the gold standard is an example of governmental action affecting prices.

Price fixing was formerly a phase of monopolistic enterprise. It

has lately been used as a function of government. Whether prices shall be controlled by economic royalists, rugged individualists, or governmental agencies is open to discussion, but the foundational fact is that prices are part of a setup in which natural forces are bound to rule, under any sort of attempted regulation or control.

principal. The principal, in legal relations, is always, as the name implies, the responsible person.

The principal in a criminal action is the one who plans a crime; those who work with him are accessories.

The principal in a business transaction is an actual buyer or seller. He may be represented by another person as an agent; but responsibility goes back to him.

Principals do not have to confer the powers of agency formally; a responsible employee, as a salesman or manager, becomes a recognized agent of his employer.

As soon as another person performs an act in the name of a person, that person has the privilege of endorsing and accepting the act as his, or disowning it. Principalship must be voluntary.

If the person named as a principal repudiates principalship, the transaction with a third party is null and void. An agent must be properly authorized by his principal. Thus it is always wise to require one presenting himself as the agent of another to produce credentials. If the principal disavows the claim of agency, any possible action must be between the third party and the supposititious agent.

However, principals are responsible for the acts of their properly authorized agents.

profit. Business exists for profit. Its profit is the price the public pays for the service rendered by business. To regulate the methods of making profits is to safeguard the public at large; to remove the profit motive would be to take away incentive and paralyze individual initiative, limiting productivity and lessening the economic well-being of the nation.

The profit of a business is what is left after the total of costs and upkeep, interest and taxes, is deducted from gross receipts.

Economy of operation is one of the big factors in determining the size of the profit. Since the World War the railroads have made a splendid record of efficient management, enabling them to with-

stand a decrease in revenues due to competition by other means of transportation much less heavily taxed.

The proprietor of a small business, after taking interest on his investment, allowing for depreciation, and paying himself a salary, is extremely fortunate and a good manager if he has any profit. The farmer's grievance is that he not only fails to show a profit on his business but frequently has no financial return for his own work and that of his family; the home and a bare living are his rewards.

Sometimes profits come through sheer good fortune; sometimes they result from successful speculative policies, chance-taking. As a rule, they are the result of foresight, wise and careful planning, close buying, efficient management.

profit sharing. As a remedy for the troubles of labor, it is sometimes asserted that a system of sharing profits might be installed.

Under such a system, profits would be divided among employers, managers, and workers in the plant.

Such a system has its good points, but it fails of success and adoption as a practical measure of business operation because those who advocate it are not willing to concede a fifty-fifty footing of employer and employee. They wish to have the workers share in profits, but not in losses.

The plan will not work as a philanthropic enterprise. On such a footing, its control rests with the management. It is not truly co-operative, so far as it has been developed.

The idea on which profit sharing is based is that labor and capital depend upon each other. Opposition to it rests almost entirely upon the contention that it is unfair to expect one side to take all the risks and then have to share the profits.

Organized labor itself is cold to the idea of profit sharing. For one thing, it feels that such a policy should carry a share in management, which the employers are not willing to concede. In modern business, management is a vital factor; in fact, as specialized a field as labor or financing.

Another view is that what labor has to sell is its time and skilled work, and that, if its reward were to depend upon dividends in cash or stock, its standing would be impaired.

Where profit sharing has been tried—and it has had a trial in several industries and not a few large plants—the system rests upon a basic wage plus a share in net profits. Thus the worker's annual

earnings fluctuate with the fortunes of the business, going up in good years, down in bad seasons.

protective tariff. Protection of domestic industry through tariff charges against materials and goods imported from foreign countries is held by its advocates to promote the American standard of living; by its opponents, to prevent the free flow of trade throughout the world. They would leave commerce to the operation of natural forces and laws rather than controlled by methods described as artificial.

Opponents of protection argue that high tariffs are a wall around a nation and make for isolation. Its advocates hold that what high tariffs bring is not isolation but self-sufficiency.

Free traders, as the opponents of protection are called, hold that tariffs should be imposed for revenue only; that is to say, with the single purpose of supplying the Federal Government with funds.

It was Alexander Hamilton, as Secretary of the Treasury, who first outlined a policy of protection for the United States, to develop national industry. He favored a moderate degree of protection; some of our later tariff acts have carried the policy to extravagant reaches.

Critics of these extreme protective acts aver that they exceed their professed purpose and deprive the American public, including the army of workers supposed to be benefitted, of the advantages of cheaper goods that might be had from abroad were the rates not lifted to prohibitive heights.

Henry Clay, another strong advocate of protection, held that the tariff should be used to attain a balance between the agricultural regions of the South and West and the industrial North and that agricultural markets are in industrial cities.

Traditionally, the Republican party is the party of the protective tariff; the Democratic party is the party of free trade (or a near approach to it).

In the 1930's, the Federal Government pursued a policy of what used to be called reciprocity, designed to effect a compromise between the two extremes through a system of trade agreements conferring most-favored-nation status upon those who were willing to give this country the same standing. By these agreements mutual concessions were made, supposedly opening the channels of commerce to free flow of goods, with mutual advantage through bringing into balance the special fields of production in different lands.

Critics of this system hold that it has contributed to the distresses of American cotton, sugar, and other products, encouraging the growing of these crops in other lands and depriving American growers of the home market.

In studying the tariff problem, many phases and aspects must be considered: wages, import and export trade, political party power, standards of living, profits for capital—as well as good-neighborliness and the promotion of worldwide prosperity.

After all is said and done, for the businessman the problem narrows down to something like this: Shall we add a high duty to the cost of foreign goods in this country—goods that can be produced in foreign lands and shipped across the ocean to enable foreign employers of cheap labor to undersell the American producer or manufacturer paying high American wages; or shall we accept possible disadvantages in some specific fields of competitive production for the sake of permitting the American public to enjoy cheap goods from abroad?

Political philosophers and academic economists involve the subject in a network of argument and theory, facts and figures. Business, aware of the real toughness of the problem, has little difficulty in reaching a practical conclusion.

Public Debt, Bureau of the. This Bureau succeeded the Public Debt Service, and was created by the President's Reorganization Plan III, effective June 30, 1940, as a part of the Fiscal Service of the Treasury Department.

The general function of the Bureau is to conduct or direct transactions in public debt issues of the United States. It performs similar functions for the issues of the Insular Governments and of the Government-owned corporations for which the Treasury is acting agent. It also deals with matters relating to the United States paper currency, and with negotiation of contracts for distinctive paper for the currency and public debt issues, and the subsequent procurement and custody of the paper.

The organization of this Bureau consists of the following divisions:

- Office of the Commissioner
- Division of Loans and Currency
- Office of the Register of the Treasury

Division of Paper Custody

Division of Public Debt Accounts and Audit

Division of Savings Bonds

Two offices are maintained, one in Washington for general functions, and one in Chicago, for functions relating to savings bonds after public issue. Associated with the Bureau in public debt work are the Federal Reserve Banks, fiscal agents of the United States, the Post Office Department, and certain Treasury offices.

public debt of the United States. Federal finance bulks in billions. In 1925 the government's receipts totaled \$3,780,148,685, a per capita of \$32.91; expenditures were \$3,529,643,446, a per capita of \$30.73. In 1939 receipts were \$5,667,823,625; expenditures, \$9,268,338,030. In that year per capita receipts were \$43.21; per capita spending, \$70.66. This illustrates the rising scale of expenditure.

Thus in 1925 Uncle Sam spent, for each citizen, \$2.18 less than he took in, and in 1939, \$27.44 more. The gross national debt since 1925:

1925, \$20,616,272,174	1935, \$28,700,892,624
1926, 19,643,183,079	1936, 33,778,543,494
1927, 18,510,174,266	1937, 36,424,613,732
1928, 17,604,290,663	1938, 37,164,740,316
1929, 16,931,197,748	1939, 40,439,632,411
1930, 16,185,308,299	1940, 42,967,531,037
1931, 16,801,485,143	1941, 48,961,443,536
1932, 19,487,009,766	1942, 72,422,445,116
1933, 22,638,672,164	1943, 136,696,090,330
1934, 27,053,672,414	

public ownership. Application of this term is in common usage restricted to public possession of certain urban necessities, such as streets, sewers, bridges, lighting systems, water supply, street railways. Where the city does not actually own and operate such utilities as lighting systems, it regulates their operation through ordinances in behalf of public convenience and safety, and the State exercises control by franchises and supervisory commissions.

Having control of rates charged by private operators, and of service given by them to the public, the State effectively counteracts monopolistic tendencies and safeguards the public against exploitation, so that utilities gain the benefits of private management, which is commonly regarded, in this country, as superior to manage-

against legitimate business. Every honest businessman has a stake in its suppression.

railroad organization. The management of a railroad system is a big and complicated business. Central control reaches out over an intricate network extending over large areas. Co-ordination of parts must be perfect. Freight and passenger service must be provided for the public. The company has responsibilities to shippers and to riders. It is closely watched by government. Its operations, financial and mechanical, are on the large scale.

Somewhat similar to the difference between vertical and horizontal unions, in industry, is the use of divisional and departmental methods of organization in railroads. In the former, the system is divided into units, each with a complete organization of its own; in the latter, each function of management is handled for the entire system by a central office. Operation, engineering, motive power, and promotion of business are all under chiefs who direct those branches for the entire system. The operating department supervises the movement of trains; the engineering department, construction and maintenance of line; traffic, the getting of business; mechanical, the care of rolling stock.

rapid transit. Traffic in cities is closely related to their business development.

Rapid transit may be used with reference to any kind of speedy transportation, as by fast train, greyhounds of the sea, or the two-miles-a-minute airplane. But ordinarily the expression is restricted to the carriage of passengers in cities.

Business and traffic pair like armor and armament in navies. Advance in one is matched by improvement of the other. As the city grows, congestion of the streets becomes an ever more pressing problem. As better facilities of getting about are provided, new population moves in, new businesses start, old ones expand.

In New York today, great tides of humanity flow through the underground channels, downtown to work in the morning, back to the uptown homes at the end of the workday. Crosstown traffic calls for the handling of other tides. Tunnels under the rivers and far-flung bridges over them connect the boroughs. Through the streets, on the surface, pass the busses, superior to the older trolley cars in their freedom of movement.

is a member of a local board which itself is a member of the National Association of Real Estate Boards

Transfers of real estate are more elaborate and complicated in procedure than those of personal property, and legal advice is desirable in connection with any kind of conveyance

receipts. A receipt is a written acknowledgment of payment made or goods delivered.

A warehouse receipt should be made out in such detail as to furnish an unmistakable description of the goods, with terms of storage and care to be given. Warehouse receipts may be negotiable or not negotiable.

Receipts require a signature, and should also be dated.

If the receipt is given by an agent, it should carry the name of his principal, then the name of the agent, as "Received payment, John Jones per (or by) Robert Smith."

A receipt for money should state whether it is paid and received on account or in full of an account.

A cashed check is a good receipt, evidence of payment delivered and accepted. As a note is surrendered upon final payment, no receipt need be given.

A receipt becomes invalid upon proof that it has been obtained through fraud.

Many persons make the mistake of not obtaining receipts for payments, also of throwing receipts away too soon. It is wise to hold important receipts until, under the statute of limitations, the time within which legal action can be taken under the statute of limitations has passed.

receivership. A receiver is a person appointed by a court to administer the affairs of a person or corporation pending settlement of financial difficulties. His performance of duty is subject always to review by the court.

Receivers act in cases of bankruptcy and sometimes in the adjustment of disputes over property ownership or in foreclosure of mortgages.

A corporation goes into receivership when its affairs are in a condition imperiling the interests of those who hold its securities or of creditors; also when the corporation is to be dissolved. There are several ways of settling the affairs of an insolvent corporation.

The corporation may be dissolved. It may go into bankruptcy, either voluntarily or through legal action by creditors. Or the business may, through certain court procedure, be placed in receivership.

The third way is used when there is hope that with new and better management the firm can be set on its feet again and put back on a profitable footing.

A receivership is set up through court action. Petition to the court may be made by stockholders or creditors. Petition can be made by the corporation itself, but as a rule such petitions are not granted. Petition by stockholders is not common, because the creditors are pretty sure to "come to bat" first if the corporation's affairs are in truly bad shape.

There is a form of receivership known as a *friendly receivership*, but the expression is something of a misnomer, as the essential idea of receivership is impartiality and excludes friendliness.

Indeed, the friendly receivership may be nothing but an endeavor, through action by certain creditors, to forestall such action by those not so well disposed toward the ailing corporation. This action is sometimes taken merely to give the directors a breathing spell and protect them against pressure for payments claimed as due.

This is not always the situation. Sometimes a so-called friendly receiver is sought with the purpose of protecting the stockholders.

The courts, however, are inclined to regard such procedure with disfavor. It may fairly be said that as a rule this procedure is discreditable to those who engage in it.

Once the receiver is appointed by the court, his duties are difficult in proportion to the size of the business affected and the nature of its distresses. In a simple bankruptcy, the receiver liquidates assets and satisfies the creditors as far and as fast as may be. In handling the affairs of a large corporation, his responsibilities are heavy. His position is that of an officer of the court that appoints him; his expenses are held by the court as a lien against the company's assets, with priority over other claims. He may raise funds to run the business by an issue of receiver's certificates.

The receiver may operate only within the jurisdiction of the court by which he was appointed. If he is appointed by a State court, and the affairs he administers reach into another State, he can cross the State boundary only through an act of comity by the

courts of the second State; ordinarily he asks for appointment of an ancillary or auxiliary receiver. This is done where the corporation has properties in different States.

Reconstruction Finance Corporation (RFC). The RFC was created by an act of Congress approved by President Hoover in January of 1932. It began to function on the second day of February of that year. By the terms of the act which created it, the Corporation was empowered to operate for ten years, unless terminated at an earlier date by act of Congress. Because of subsequent legislation, however, the Corporation was authorized to operate until the close of business, January 22, 1947.

The principal function of the Corporation is the financing of various war activities, but it also is empowered to make loans, on acceptable security, to financial institutions, insurance companies, public projects, railroads, and to use its funds for relief in such disasters as floods and for promotion of the marketing of agricultural products.

Starting with a capital of \$500,000,000 paid in by the Treasury, the Corporation was also empowered to issue certificates of obligation to a total of three times that sum. These are backed by the Federal Government, and may be purchased, if deemed advisable, by the Treasury Department. Loans were to be made for a term of not more than three years, but renewable.

Later, under the Emergency Relief Act, the Corporation's functions and powers were enlarged.

Loans to railroads were made under terms set or checked by the Interstate Commerce Commission. They were closely safeguarded. In the matter of existing loans to the railroads by banks, the banks were asked to extend the loans. New loans were made to the roads for purchase of equipment and for projects of improvement such as would make work for men.

Loans made by the Corporation saved many banks in 1932.

At the close of the fiscal year, June 30, 1939, the Corporation had placed \$13,340,745,394. This sum includes \$1,800,000,000 of relief money.

Loans to banks and trust companies totaled a shade more than two and one-half billions. More than a billion dollars has been placed by RFC with closed banks for payment to depositors.

The first chairman of the Corporation's board of directors was Jesse H. Jones of Texas. In 1941 the chairman was Charles B. Henderson; the directors, Howard J. Klossner, Henry A. Mulligan, Sam H. Husbands, Charles T. Fisher, Jr.

Headquarters of the RFC are at Washington. There are loan agencies at Atlanta; Birmingham; Boston; Charlotte, N. C.; Chicago; Cleveland; Dallas; Denver; Detroit; Helena, Montana; Houston, Texas; Jacksonville, Florida; Kansas City; Little Rock, Arkansas; Los Angeles; Louisville; Minneapolis; Nashville; New Orleans; New York; Oklahoma City; Omaha; Philadelphia; Portland, Oregon; Richmond; St. Louis; San Antonio; San Francisco; Seattle; Spokane; and special representatives at Salt Lake City and San Juan, Puerto Rico; other representatives with offices at Memphis, Baltimore, Atlantic City, and Knoxville, Tennessee. There are also numerous field offices through which application for loans may be made.

In 1935 the work of the Corporation was expanded by creation of the RFC Mortgage Company; in 1937, the Disaster Loan Corporation; in 1938, the Federal National Mortgage Association.

refund. As with so many words used with one sense in ordinary talk and in another sense in business, the word *refund* has various meanings.

It is commonly used in the sense of "to pay back," return money that has been paid, as to refund the price of goods spoiled in transit.

Again, it means "to furnish again with funds."

In business and finance, the technical meaning of the word is to rearrange a funded sum.

This may be done by selling new securities to raise funds replacing those derived from a former issue.

To refund a debt is to place it upon a new footing, to convert it from one form to another.

Refunding may be done to reduce interest charges, or to gain a longer term for fulfillment of an obligation.

registry of ships. Governments keep a register of merchant ships flying their flag in trade with other countries.

In the United States, the register is made and kept by collectors of customs, usually at the ship's home port.

The ship carries a certificate of registry, identifying her nationality.

Ships engaging in coastwise trade only, and those plying inland waters, are enrolled, not registered.

A ship engaged in international trade is spoken of as under British registry, American registry, etc.

rent. In business, law, and economics, the word *rent* has many shades of meaning. Common to them all is the idea of return for use of something.

In everyday use, rent is a periodic payment by a tenant to a landlord, usually for a term of time fixed in advance and covered by a lease

Rent may be paid in money, in services, or in goods. It may be paid for other things than real estate. A farmer may rent equipment from its owner; a person might rent a yacht.

Ground rent differs from ordinary rent, which is paid for occupancy and use of land with existing improvements, in that it is paid for the right to use and improve land for a term of years. It is closely related to economic rent.

Economic rent is the gain from land represented in the value of the product after deducting costs of maintenance and production.

The greater gain from one piece of land than from another because of advantageous location is considered as economic rent. Thus ground rent and economic rent are closely related.

requisition. A requisition is a memorandum stating items of material or supplies required in work. Okayed by proper authority, it enables its maker to draw the articles needed, whether they be office supplies or tools or parts for use in shop work.

In a business office, the chief clerk may put in a requisition for paper, pencils, typewriter ribbons—anything needed in office routine. The requisition goes to the supply department, and with its okay is filled either in full or in part, whereupon the supplies are delivered and receipted, after which the form, with all details recorded on it, is filed. In this way, a complete record of use of materials is available, for use in figuring business costs.

A shop order is made on the same lines, but as there may be a wide range in the kind of materials to be requisitioned, the blank

is apt to be made with more care for detail. It is of course dated, signed by the foreman, and carries an identifying number. It provides spaces for the quantity and style of tools or articles needed, and should as a rule indicate the particular job for which they are required.

The requisition is an important routine detail, furnishing complete records for the department of supplies or purchases. It provides a checkup on costs. It is a part of the system without which business cannot be successfully done. To a foreman it sometimes seems an unnecessary bother, but what it costs in time and money comes back many times over in economy of operation and prevention of waste.

Each manager should see to it that his requisition cards are made out, at the start, in such manner as to provide the most complete and most easily handled records possible, with the least fussiness.

restraint of trade. Contracts embodying an agreement to limit business activity to a certain field or for a stated period of time are subject to legal scrutiny as tending to foster monopoly.

This scrutiny turns upon three points: (1) Whether the restraint is reasonable; (2) whether it is against the public interest; (3) whether the contract in which it figures is properly qualified by valuable consideration.

The reasonableness of such an agreement depends upon the nature and size of the business involved.

Public interest is in the maintenance of freedom in trade, regulation of prices, and supply of goods in demand.

The consideration must be such as to give its acceptor compensation for his sacrifice of desirable privileges.

See also *monopoly*; *trust*.

rugged individualism. This phrase used by former President Hoover embodies his theory of American life.

The phrase classifies with President Franklin D. Roosevelt's "economic royalists" and Theodore Roosevelt's "malefactors of great wealth" and "Byzantine logothete." Theodore Roosevelt also originated the edged expression "weasel words."

American political history is rich in such pungent phrases, condensing a whole political philosophy into a few syllables.

safe deposit. Practically all banks have vaults specially safeguarded against possible attempts at burglary, for their own use and for rental of space to depositors for storage and safekeeping of valuable papers.

Small compartments of various sizes are rented at varying rates. The charges are low in relation to value of service rendered, and almost everyone who carries a checking account has papers of sufficient importance to justify the cost of such safekeeping.

Insurance policies, deeds, stock certificates, all sorts of records whose loss or disappearance might cause financial complications of an expensive or embarrassing nature, should be safely stowed in a safe deposit box.

Evidences of debt and of payments made should be kept until the law of limitation applies; generally, six years. These may as a rule be safely kept at home or in one's place of business. But such papers as the deed to one's home, the insurance on one's life or house, the bill of sale on one's car, should have the safest storage obtainable—and that means, a bank safety deposit box.

It is paradoxical to take insurance on a house or its furniture and keep the policy in the house supposedly protected against fire hazard by the exposed policy.

As a rule, the courts will hold a bank responsible for property stolen from a vault only when negligence can be shown. The safe deposit box or drawer is the safest place for storage of important papers for those who do not possess burglarproof vaults of their own.

Safety, National Council. See *National Safety Council*.

sale as contract. A sale is an immediate transfer of ownership for a money consideration. Transfer of title depends upon true ownership. One who finds or steals property can confer no true title, unless the property be money or a completely negotiable paper, as a check made out to "cash" or "bearer." As legal principle, the original owner of stolen property remains the true owner and may recover it from the buyer, whether or not the buyer knew it had been stolen. Fine distinctions are made. Thus, if one has mere possession of another's goods, he cannot give title to them in a sale; but if he has, however fraudulently, obtained title, he can sell and give title.

Direct exchange of goods for goods is essentially a form of sale, but is known specifically as barter.

An *executed sale* is one in which the goods change hands at once; a sale on terms of future delivery is an *executory sale*. Executory sales may be made of property not yet in existence, as a crop still to be harvested or a colt still to be born. A legally valid sale of crops can be made only after the seed is actually planted. Agreement, in advance of planting, to buy the produce of land would be a contract, but not a sale, in technical use of the term.

A person can properly sell futures, as the fruitage of an actually planted crop. He can sell shares of stock which he has not yet bought; but the contract to sell at a certain price on a certain date compels him to buy enough shares, before that date, whether at a gain or a loss to himself, to satisfy the agreement to sell.

A contract to sell is bound by part payment. Commitment is made, in the view of the law, upon oral acceptance of the offer to sell. A sale is legally completed as soon as title passes. After that, whatever happens to the property before actual transfer or delivery is the buyer's hazard.

A *bill of sale* attests a consideration and acknowledges the passing of title. It is the buyer's certificate of ownership. It should be made under seal. It should precisely describe the property whose ownership is transferred. Before title passes, risks are the seller's; afterward, the buyer's, regardless of time of delivery.

Sales, as contracts, may be conditional, giving the buyer option to withdraw from the agreement if the conditions are not met to his satisfaction. A c.o.d. sale is conditional; if the buyer is not satisfied with the condition of the goods upon delivery, he may reject and return them; if he accepts them sight unseen, as delivered, the deal is completed.

Relations of buyer and seller are subject to many hazards, as in the loss of goods in transit from seller to buyer. The relations of seller and buyer are delicate, but in the view of the law clearly defined. The seller cannot demand payment without delivery, and the buyer cannot allege nondelivery until he has made proper tender of the consideration.

Transfer of a warehouse receipt for goods from seller to buyer is regarded as delivery, in certain kinds of transactions. The seller of goods is held to warrant his title to them by the very act of selling.

The seller who deliberately deceives a buyer is committing fraud, but the seller is under no obligation to point out to the buyer defects in the goods offered for sale. When he sells by sample, however, he is under obligation to see that the goods delivered match the sample in quality.

In certain circumstances, the seller needs protection, and the law gives it to him. On a cash sale, if payment is not made as per agreement, the seller, having shipped the goods, still has a lien on them. So, too, on a credit sale when credit expires before delivery; also, on a credit sale, if the buyer becomes insolvent before the goods are delivered. Legal proffer of the purchase price terminates the seller's lien. Unless otherwise specified, delivery is assumed to be made at once, on the closing of the agreement. If not made, either buyer or seller may cancel the contract or, if preferred, insist upon performance.

Should there be default of an agreed-upon payment before the time set for delivery, the seller may hold the goods; but he cannot retain them to enforce his claim for payment of a separate and previously incurred indebtedness on the buyer's part. Goods for which payment has been made cannot be retained to exert pressure for payment of a previous obligation.

Should the seller learn, before delivery and while the goods are in course of shipment, that the buyer is insolvent, he has the right of estoppel—provided that part of the payment is still due—enabling him to hold up the goods. He may resell the goods; should such sale bring more than the amount owed him by the first buyer, the latter has a right to the margin of profit.

In the case of a tentative sale, calling for delivery of goods on trial, the buyer is given a reasonable time allowance for inspection before declaring no-sale. If the goods do not fulfill the seller's promises, they can be returned.

Installment buying, by which many millions of dollars' worth of goods are purchased annually in the United States, presents some special problems. It is generally held that the contract of sale is not completed until the final payment has been made.

A sale of real estate is not consummated until a deed has been delivered.

Buyer and seller alike have remedies at law for defaults of the other party to a contract of sale, in the form of damages to be imposed by the court.

salvage. The word *salvage* comes from the Latin word meaning "to save."

To salvage is to save, or recover. That which is saved or recovered is called salvage.

As the expression is much used in connection with loss of ships and their cargoes at sea, the word has a further meaning: compensation given for recovery of a vessel and/or all or part of its cargo, after a wreck.

This is the original and elementary use of the word; it has come to be extended to include other recoveries, as salvage after a fire or salvage from the wreck of a business.

In maritime usage, salvage is paid only to others than the ship's own personnel. It is the duty of the shipmaster and crew to do all they possibly can to save the vessel and its cargo. For efforts out of the ordinary, the ship's owners may choose to give them a reward for faithful and efficient service, but that is not compulsory; it is a voluntary token of appreciation.

But when others than the ship's own personnel save it or its contents from ruin by shipwreck or fire, or from capture in wartime, they have a just and proper claim for recompense.

The United States district courts handle claims for salvage.

As a rule in court procedure, salvage claims are stronger when it can be shown that the ship had been actually abandoned by its crew, and had become what is known as a derelict, drifting at the mercy of wind and tide.

Customarily, also, when salvage is paid, it is distributed in traditionally (not legally) fixed apportionment among the owners of the salvaging vessel, its officers, and its crew.

Salvage is distinguished from prize money, that which is paid in the naval service for capture of merchant ships under an enemy flag.

In military usage, the word *salvage* is frequently used in its general sense of saving what is savable from damaged supplies and equipment. In fact, the organization of a modern army includes a salvage corps.

seal. Originally a seal was a hard object, as a metal stamp or a design-carrying gem, as the stone of a ring, from which an impression was made on a soft substance such as wax, as a symbol of authority. The word *seal* was also used to indicate the impression itself, as attached to papers of state. In modern business and law,

however, it applies to any of numerous devices affixed to documents of a legal nature.

The most common of these devices is a wafer pasted onto the paper. In some States, the written word "seal" or the letters "L. S." are sufficient; in some, a scroll drawn with pen and ink is acceptable, and in some, any mark made with a pen will be recognized as a seal if obviously, by its placement, intended as such.

In some States, no distinction is made between documents with and those without seals, when executed by individual persons; but in most States, the seal is required on papers executed by corporations.

search of title. Purchasers of real estate should always make sure that the title of property conveyed to them is sound. In acquiring the property they assume all legal obligations against it.

A faulty deed somewhere along the line of the history of transfers of the property might vitiate the purchaser's title and cause him serious loss. An unsettled lien might also cause action to be brought against the new owner.

The law of adverse possession commonly sets a period of twenty years for action against the owner. By adverse possession is meant "possession without challenge" in the form of legal action.

Therefore, it is necessary, for safety, to know the history of the property's ownership for at least twenty years back.

Investigation of such history is known as search of title. The search is made in court records, and when its results are set in order on paper, the document is known as an abstract of title.

A purchaser may make his own search, or engage a lawyer to make it; or he may enlist the services of a title guaranty company, which will make the search and insure its accuracy, testing all deeds and examining into all liens.

In purchasing large tracts of land in undeveloped country, it is frequently possible and often desirable to trace the transfers all the way back to the original grant from the British Crown, a Colonial proprietor, or the State in which the tract is situated.

Guaranty of title by a company specializing in such business is always a good investment, because it furnishes safety through insurance.

search, right of. In 1940 both the United States and Japan were aggrieved by British exercise of the right of search. British ships

searched American merchant ships, to intercept such mail as might be carrying material assistance to belligerent Germany; they stopped and searched Japanese ships and took from them some German sailors. The governments at Tokyo and Washington remonstrated with the government at London, but Britain stoutly affirmed her right, under international law, to make such search and seizure.

The right of search, in which all shippers are interested, is the right of ships of a nation at war to halt ships at sea in order (1) to make sure that the stopped ship is a neutral ship, and (2) to ascertain whether she is carrying contraband goods, such as munitions of war, that might reach the enemy.

In time of peace, there is little friction over these matters; the right of search is then exercised principally within territorial waters, as a means of preventing smuggling of goods or alien labor. But a maritime nation at war goes the limit in claiming the full right to search the ships of neutral nations on the high seas. The fact that such search and seizure are vital to the success of a blockade overrides all finespun considerations of international law, to which exasperated neutrals naturally turn.

The War of 1812 between Great Britain and the United States had freedom of the seas as one of its principal causes. Freedom of the seas was one of Woodrow Wilson's fourteen points, in 1918. As chief executive of the greatest neutral power, he urged the belligerents to respect the Declaration of London (1909), by which a conference of powers had formulated a code to regulate the rights of neutral shipping.

This whole subject of freedom of the seas and the right of search and seizure is extremely complicated, and its foundation in international law is in simple truth unstable—because in time of war, governments themselves are necessarily governed more by expediency than by peacetime philosophies of conduct.

In 1940 the government at Washington encountered some new developments in this old problem. It and the Latin American governments of the Western Hemisphere considered the idea of a 300-mile safety zone along the coasts of North and South America, but the project soon came to be regarded as visionary and impracticable. Rigid enforcement was possible only if the governments back of the new plan were ready themselves to be plunged into the war; the belligerents refused to take it seriously.

One American merchant marine line, seeking a way out of its difficulties, proposed to transfer its ships to registry under the government of Panama.

President Roosevelt proclaimed a zone for neutral traffic and made it plain that American ships going into waters outside the free zone could not count upon government support should they get into difficulties.

The point for shippers as well as for the general public is that in time of war neutral nations have rights at sea—but too unreasoning reliance upon those rights is eminently undesirable.

secret commission. In business and the law, a secret commission is one given to an agent by any person other than his principal.

It has the nature of corruption, an impairment of business integrity; in the case of a public official, a secret commission is a bribe.

A man is presumed to give services or transfer goods to another only for a valuable consideration. Conversely, a consideration may be taken to imply receipt of services or goods in recompense.

Damage to a principal through payment of a secret commission to his agent by another person properly makes the agent and the person paying the secret commission liable to the agent's principal.

securities. In common usage, securities are stocks, common or preferred, and bonds. The essential difference between stocks and bonds as fields for investment is that shares of stock are true to their name in that they bring to their owner a share in the fortunes of the company. If the company makes no profit, the stockholder receives no return on his investment. If the company thrives, makes money, the stockholder participates in proportion to the number of shares he holds. If the company fails, the stock has no further value, except as preferred stocks are entitled to share in the distribution of any remaining company assets.

A bond, however, represents a loan and is backed by a contract through which the company undertakes to pay a fixed interest and at the end of a stated term to repay the loan.

Preferred stock resembles common stock in that the income from it is contingent on the profits of the business, and resembles the bond in that the rate of income is fixed. It is called *preferred* because its dividends must be paid before anything is paid on the common stock.

The buyer of bonds receives a return whose percentage relation

to the investment is conditioned obviously by the difference between face value and the price actually paid. A hundred-dollar 5 per cent bond bought at \$110 yields its purchaser just a little more than $4\frac{1}{2}$ per cent, due to fixed amount of dividends and the enlargement of the base on which they are calculated.

Bonds of corporations are secured by fixed assets, as real property. Public bonds, those of Federal, State, county and other governmental units, are backed by the power to raise funds through taxation.

Whether the investor is considering purchase of industrial securities, those of the public utilities, or railroad or industrial stocks and bonds, he should give careful consideration to safety of principal, sureness of income, and the existence of a market should the securities have to be disposed of.

The standing of securities in these respects depends upon many factors. Capitalization, earnings, steadiness of demand for goods or services, amount of outstanding security issues and amount of indebtedness—all these affect the soundness of the investment.

The cautious investor, if skilled in such matters, may acquire needed information through the corporation's reports, but few except experts are really qualified to pass sure judgment. In recent Federal legislation, the responsibilities of corporations to the investing public have been subjected to heavy checks. The SEC, Securities Exchange Commission, exercises extensive powers of regulation over sales of securities, in behalf of investors.

Speculation is quite a different matter from investment. It seeks large returns in a short time, and takes chances, whereas investment is based on the conservative principles of thrift and safety. The speculator takes risks, habitually; the investor avoids them as far as may be.

The wise investor seeks competent advice. Even with the modern safeguards, many securities are floated which provide no assurance of safety. Aside from actual misrepresentation, which can be more or less held in check through operation of governmental agencies, there are many sellers who appeal to the universal desire for gain and take advantage of the inexperience of buyers through a line of selling talk which is cleverly planned to lure the unwary.

Helpful advice can be had from one's own bank. A friend skilled in the ways of business, while naturally unwilling to commit himself

to any responsibility for the actions of another, will almost always gladly help with comment on reports or claims made by security promoters and sellers.

Securities and Exchange Commission, SEC. In 1933 the Securities Act was passed, with the Federal Trade Commission in charge of its operation. In 1934 this arrangement was remodeled by the Securities Exchange Act, and the Securities and Exchange Commission was constituted to administer it.

The functions of the Commission are divided into the following groups; supervision of registration of security issues and suppression of fraudulent practices in the sale of securities under the Securities Act of 1933; supervision and regulation of transactions and trading in outstanding securities, both on the stock exchanges and in the over-the-counter markets, as provided in the Securities Exchange Act of 1934; regulations of public-utility holding companies under the Public Utility Holding Company Act of 1935; supervision of indentures used in the public offering of new security issues as provided under the Trust Indenture Act of 1939; registration and regulation of investment companies and investment advisers under the Investment Company Act of 1940 and the Investment Advisers Act of 1940; and the preparation of advisory reports on plans, and participation as a party, in corporate reorganizations under Chapter X of the National Bankruptcy Act. (Source: Division of Public Inquiries, Office of War Information.)

The purpose of the law and the duty of the Commission is, in general, to protect the investing public against exploitation, by compelling those who offer securities for sale to publish, fully and fairly, all material facts bearing upon such issues. To this end, it is required that those who float security issues shall register them with the Commission, together with copies of all publicity matter, and a statement of all material facts.

The Securities Act and the Commission constitute a revolutionary change in the relationship between financial operators and government. The system may stir, in extremists on the sides respectively of reform and of rugged individualism, strong prejudices. But it is quite fair and nonpolitical to say that its operation has been notably fair and decidedly vigorous.

Issues of not more than \$100,000 may be exempted from registration, but the Commission keeps tab on them. Their floaters are required to notify the Commission of their activities and to submit prospectuses.

In connection with corporation securities, SEC has no punitive powers. Its function in this field is that of furnishing information to the public. It has power to compel security floaters to disclose all facts in connection with the issuance of securities and the financial condition of the corporations back of them.

In addition to its authority in connection with public utility holding companies, the Commission has special functions under the Chandler Bankruptcy Act of 1938 and in reorganization proceedings of corporations.

The Commission has five members. They are appointed by the President, subject to confirmation by the Senate. Not more than three of the members may belong to the same political party. They serve a term of five years.

Commission headquarters are in Philadelphia. There are regional offices in these cities: New York, Boston, Chicago, Cleveland, Atlanta, Fort Worth, Denver, San Francisco, Seattle, Baltimore.

servant. The expressions *master* and *servant* are, in legal use, holdovers from earlier times and usage in England.

The master-servant relationship differs from that of principal and agent. An agent acts, of his own initiative, in behalf of his principal. He can commit the principal to contractual obligations. The servant has no power to involve his master, or employer, in new undertakings.

The master-servant relationship, between employers and workmen, has duties, rights, and liabilities as between a servant and his fellow servants, between servants and master, and between both and members of the public at large.

See also *employers' liability insurance; workmen's compensation.*

single tax. In 1879 Henry George published his book *Progress and Poverty*, in which he advocated replacement of a variety of taxes by one, a "single" tax, upon increase in land value.

The owner of land is regarded as paying rent to the public for property in which the public is vitally concerned. Land is the base of wealth. Various classifications of wealth trace back to the holding and use of land.

In simplest terms, the single-tax doctrine is opposed to private ownership of land and regards what we know as owners as mere

tenants, holding property that should be regarded as a public possession.

This doctrine is based upon the concept of increasing value of land as due to social phenomena rather than private enterprise. It regards increased land value as an unearned increment.

The single-tax theory gains its strong hold in many minds from the fact that taxation is a penalty for private enterprise in improving land; the more an owner does to develop the value of his property, the more heavily he is taxed.

There is a feeling that an owner should earn all he gets, and should get only what he earns by contributing to the general welfare.

Much mental confusion is revealed in discussions of the single tax. The elementary assumption upon which it is based is that land should be no more subject to individual, private ownership than are air and sunshine.

Private occupancy and use of land are held unavoidable, and the single taxers hold that it is proper for land to go to those who can and will pay the highest rent for it (in the form of what is now called ownership, and payment of taxes). The idea is that land itself, apart from improvements, should be regarded as a public possession and contribute to the wealth of the entire community.

Essentially, this requires conversion of the status of landlord into that of an agent of the state, collecting rents and paying the taxes.

sinking fund. In the financing of business, the sinking fund plays a most important part.

A sinking fund is a means of amortizing an obligation.

To amortize an obligation is to provide, by gradual steps, for its final extinction. The gradual steps consist in the periodical laying aside of money in a fund especially designated and conserved for this particular purpose.

The sinking fund is used for meeting long-term obligations. It is used to provide for final settlement of a bond issue, or for purposes of replacing plant and machinery, or other matters involving future provision of capital, as to meet a mortgage when it falls due.

Sinking funds are used by governments in dealing with long-term loans. The United States Government established such a fund as one of its first acts. This fund was formed to pay the cost of the war with Great Britain for independence.

Similar funds were formed after the War of 1812 and the Civil War.

slander, libel, slander of title. *Slander* is defamation by means of speech. (Speech, incidentally, in the view of the law, includes communication by deaf-and-dumb persons through use of the fingers.) The words must be heard by a third person. If what is uttered can be proved true, no action can be brought. If false, action is for damages. Slander is not a criminal offense. The fact that the slanderous statements had originated elsewhere is not an adequate defense.

Libel is a more serious offense than slander, because it consists of defamation through print or picture. The essence of libel is that it exposes the victim to public scorn, contempt, or ridicule. Absence of intent to injure does not relieve the libeler of responsibility. That the statements made or implied are true is not invariably a defense against the charge of libel. The publication must be in some way justifiable, to exempt from punishment. An accurate and unprejudiced report of a speech may injure the speaker, but would give him no ground to sue for libel.

Slander or libel is published, legally, as soon as spoken or shown in the hearing or sight of a third person. Newspaper reporters and editors have a heavy responsibility in printing news and comment without fear but within the law of libel.

Slander of title is a false statement, made with malicious intent, affecting adversely a person's title to some estate and attended by damage and loss to him. The plaintiff's proof of title must be satisfactory, he must show that the statements were made with hurtful intent, and he must prove that the statements caused him definite damage.

social security. The Social Security Act became effective law when signed by the President, August 14, 1935, although it since has been extensively amended. To administer it the Social Security Board was formed, with headquarters in Washington and regional offices in New York, Boston, Washington, Cleveland, Atlanta, Chicago, San Antonio, Minneapolis, Kansas City, Denver, and San Francisco.

The law provides pensions for persons over 65 who meet the qualification requirements, and provides for co-operation by the

Federal Government with State systems of unemployment insurance and aid for the otherwise helpless. The Board's activities tie up with many Federal services, as for the blind, for maternity service, child welfare, public health, and vocational rehabilitation. Unemployment insurance is administered by States, which must meet minimum standards set by the Act to receive Federal aid.

The Federal old-age insurance system excepts agricultural labor, irregular or casual labor, workers for educational and charitable organizations not conducted for profit, and railroad labor, for which separate provision is made.

Benefits are based on earnings from 1936 to the date on which the claimant becomes eligible, in respect of age, or the date of death.

Eligibility age is 65, but in addition to meeting the age requirement, the worker must have been insured while employed.

By October of 1944 nearly 40,000,000 workers, chiefly in industry and commerce, with their dependents, were protected against the risks of old age and death under the Federal plan for Old Age and Survivors Insurance. At present, employees contribute 1 per cent of their wages (up to \$3,000 in any one year) to help finance the old-age and survivors' plan, while employers pay a similar amount. In addition, employers are responsible for financing unemployment compensation, except in four States where employees also contribute. The standard employer tax is 3 per cent of the payroll, but this may be modified by experience rating or war risk contributions.

The principle of social security is that it should provide basic protection for the citizen, and no more.

Social security is not a substitute for employment at useful work, or a substitute for production of goods and services desired by the people. Society receives no current product from Social Security Benefit payments, and such payments cannot bring security unless other persons and groups in our society produce the goods and services called for not only by those who are working but also by those benefiting under the plan. Unless high levels of output and employment are attained upon a basis which is reasonably continuous, a social security system is in danger of breaking down. Thus, private and public policies must encourage high levels of output.

Each possible future beneficiary has a social security number,

under which a full record of his employment is filed, in the form of reports from the employer, submitted to the Treasury Department when the tax for employer and employee is paid. There are some fifty million such individual accounts.

The method of determining eligibility and fixing the amount of benefit is somewhat complicated. In figuring a monthly payment, the Board's clerks start with 40 per cent of the first \$50 of the worker's average pay per month. Then 10 per cent of the next \$200 is added, and then 1 per cent of this amount for each year since 1936 in which the worker received not less than \$200 in his insured employment. Average pay per month is figured by dividing total wages of not more than \$3,000 per year by the number of months he would have worked if constantly employed.

A person who worked three years, under insurance, at an average wage of \$50 would, if single, receive a monthly benefit of \$20.60; if married, \$30.90. For one whose average monthly pay had been \$100, the corresponding figures would be \$25.75 and \$38.63; average monthly pay \$150, \$30.90 and \$46.35; average pay \$250, \$41.20 and \$61.80.

The minimum to be paid is \$10 a month; the maximum, \$85.

standard of living. Every individual, family, class, and nation has its own standard of living: the kind of living to which he or it is accustomed and which is regarded as fit and proper for that person or group of persons.

The standard of living is defined as the minimum of comfort—or luxury—regarded as necessary to maintain a group or class of people in its accustomed social status.

Standard of living is connected with ability to buy; with consumption of goods. When we speak, as we frequently do, of the American standard of living, we are commonly speaking of the workman's living—his ability to house his family comfortably; to clothe and feed them well; to pay doctors' bills; to carry life insurance for protection of surviving dependents, wife and children; to have a proper amount of amusement, as a radio in the home, and occasional trips to the movies; and to be able to supply reading matter and opportunities for some degree of culture for the family.

The standard of living is governed by many economic factors. It knits up with the structure of business. Wages and work hours

affect it. Taxation may cut down the standard of living, diverting too much of private earnings or income into channels of public business.

statutes of limitations. See *limitations, statutes of*.

stock. In common usage, the word *stock* is used for "stock certificate." The stock of a company is the extent of its pledges of a share in earnings to those who have contributed to the company's supply of capital. The stock certificate is evidence of the contribution and the pledge.

Stock is ordinarily issued at a certain face value, as \$100 per share. It differs from bonds in that the income from it is not fixed, but depends upon profits. There are, however, two kinds of stock: common and preferred. Preferred stock pays dividends at a fixed rate, and has priority over the common stock when a corporation is being dissolved. Cumulative preferred stock remains payable before dividends are declared on the common, even over a protracted period.

Of late years, there has been much issuance of no-par-value stocks; no value is named on the face of the certificate.

State and Federal laws govern the issuance of stock in a general way. The stock certificate sets forth the special conditions of each issue.

Possession of common stock carries the right to vote in corporation affairs. Preferred stock may carry such rights in certain circumstances.

Records of ownership of shares are carefully kept; as a rule, by a bank serving as transfer agent.

Ownership of stock may be effected through a separate instrument or by endorsement of the form printed on the back of the certificate. The transfer is not complete until entered upon the company's books. Dividends are paid to the holder of record.

Stock certificates are increasingly held as negotiable paper; a certificate signed in blank may pass from hand to hand, especially when the signature is competently guaranteed, as by a trusted broker.

Stock dividends are those paid in additional shares of stock instead of cash.

stock exchange. A stock exchange is an establishment where securities are bought and sold through the services of members who

act either as dealers on their own account or as brokers for others. It replaces, with intricate organization, the old-time band-to-hand system of transfer.

There are exchanges in the larger American cities, but the New York Exchange, at Broad and Wall Streets, far downtown in Manhattan, is the one that handles most business and plays the leading part in American financial affairs.

In the New York Exchange, trading is done at a number of so-called posts, at each of which the issues indicated may be bought and sold. Instead of passing certificates back and forth with each sale, shares are cleared at the end of each day, like bank checks and drafts in the ordinary clearing house. Brokers check and confirm agreements made during the day, then prepare statements on the day's business for immediate clearance. Stocks are actually delivered on the following day.

Reports of sales as made go out from the Exchange through the day on the ticker, a telegraphic instrument recording items on a long tape of paper. Tickers are maintained in other exchanges and brokers' offices throughout the country, and in newspaper offices, to furnish copy for daily market reports. In this way, trading in stocks is conducted on a national scale, and buyers and sellers are kept informed, up to the minute, as to size of dealings and exact prices from moment to moment. This process of disseminating information and clearing sales quickly is a financial stabilizer. It is true it assists the speculator in stocks as much as the investor; but in both kinds of dealings, it protects the public.

National legislation of the 1930's aimed at increased safety for the public in the sale of securities; the Securities Exchange Commission (which is described elsewhere in this section) has wide powers in connection with the offering of securities to the public and safeguards investors against racketeering in securities.

strike. A strike is a voluntary cessation of work by a group of employees to compel their employer to grant their demands, as for better working conditions, shorter hours, or higher pay.

Strikes are organized movements; their action is collective.

Perhaps the earliest strike recorded in the United States was in New York in 1741, when the bakers united in stopping to make bread in protest against a city ordinance fixing the price of bread.

In 1786 the printers of Philadelphia refused to work unless granted assurance of a minimum pay per week of six dollars. The first sympathetic strike seems to have been one in 1799 in which the organized shoemakers quit work in order to help the bootmakers obtain an advance in wages.

Organized labor in the United States, as in other countries, has gone through several phases. The industrial revolution introduced a new conception of labor, and labor organizations developed to meet new conditions. In the 1830's, a ten-hour day became fairly well established, and by the seventies, a demand for an eight-hour day was general. Backed chiefly by the Knights of Labor, a now defunct organization then at the peak of its power, this movement was backed in 1886 by the first nationwide strike.

The most general strike up to this time had been a railroad strike in 1877. The workers of the Baltimore and Ohio Railroad had declared a strike in protest against a cut in wages, and were followed by Pennsylvania Railroad workers, after many train crews had been laid off. State troops were called out in Pennsylvania, Maryland, New York, and Illinois. The entire anthracite coal-mining region was in a turmoil, and \$10,000,000 worth of railroad property was destroyed. Fifty men were killed or wounded. President Hayes sent Federal troops to quell the disorder.

There were more than 500 strikes throughout the country in 1886. The strike at the McCormick Reaper Works in Chicago was put down and anarchists called a meeting in Haymarket Square to protest the brutality of police who had been called out. At this meeting the Haymarket incident took place. As police were charging in a dispersal order, a dynamite bomb was thrown in their midst, killing seven and wounding sixty. Anarchist leaders, protesting a frame-up, were arrested and four of their number were hanged. Several of the others were later pardoned by the Illinois governor.

Many strikes were called during the depression of the early 1890's. The two most famous were the Homestead Steel strike of 1892 and the Pullman strike of 1893. The Homestead strike involved the workers of the Carnegie Steel Company of the Homestead Works near Pittsburgh. A closed shop was the main issue. Pinkerton detectives and the National Guard fought in open battles with the steel workers who barricaded the plant. There were many casualties and much bitterness as a result of the warfare, in which the whole

country took sides. The company won, but even in England, the newspapers denounced Carnegie's tactics.

The American Railway Union under Eugene Debs called the Pullman strike of 1893. The union had 4,000 members, and no mail trains with Pullman cars attached could run. For this reason, President Cleveland sent troops to Chicago, which was the center of the conflict, and rioting took place. Debs was arrested, along with other leaders, and his imprisonment was upheld by the Supreme Court, to which the case was carried. Again, feelings ran high throughout the country, especially in the middle west, where many people decried "government by injunction." Governor Altgeld of Illinois, a liberal, criticized the President for sending troops when Illinois had not asked for them.

The Colorado strike of 1914 in which hirelings of Standard Oil were accused of firing upon tented colonies of women and children was another which engendered hard feelings, and the New York headquarters of the company were picketed.

During World War I, under the A. F. of L., which had grown into the strongest labor organization in the United States, strikes were called off for the duration. Immediately afterward, however, there was an epidemic of strikes throughout the country. These were caused chiefly by the difficulties of return to peacetime economy, the rehabilitation of soldiers to civilian life, and the high cost of living, which many union workers claimed was due to the greediness of profiteers. A conference of capital and labor was called by President Wilson, but it broke up in disagreement. A steel strike in 1919 for recognition of the closed shop was lost after a hard struggle; and the bituminous coal strike in the same year was called off because the country was still technically at war, and the government held the strike to be "treasonable." The men had demanded a 60% increase in wages. However, this strike was settled in March, 1920, with an increase of 27% in wages.

Of late years, ways and means of cutting down the economic waste involved in strikes have been sought, and—principally through arbitration by public boards—good results have been achieved. The unsettled conditions of the 1930's led to a great many industrial difficulties, but the National Labor Relations Board has attempted to provide opportunities for both sides to present their cases with a minimum of friction. In 1937 there were 4,470 strikes,

with a loss of 28,424,857 man-days of work; in 1938, 2,772 strikes with a loss of 9,148,273 man-days. In 1940 there were 2,508 strikes. In the same year, 4,665 strikes, threatened strikes, and controversies were arbitrated by the United States Conciliation Service.

Something new in the conduct of strikes in this country came about in 1936, when automobile workers in Georgia and Indiana, following a movement in French industry in the preceding year, launched what came to be known as *sit-down strikes*. The workers simply walked into the plant, took their accustomed places—and did no work. In 1937 there were 477 sit-down strikes, in which 398,117 workers participated.

In February of that year, the Fansteel Metallurgical Corporation of North Chicago, Illinois, refused to negotiate with the Iron, Steel, and Tin Workers. The employees took possession of the plant. Though the company declared them discharged, they held the plant for ten days. Defying a State court injunction, they were arrested and many were fined or jailed.

The National Labor Relations Board (NLRB) ordered the company to take back the men it had discharged and give them back pay. This order being set aside by a Federal Circuit Court of Appeals, the board took the case to the Supreme Court.

In a decision handed down February 27, 1939, the Supreme Court ruled that the Labor Board had exceeded its powers. The Court outlawed the sit-down strike, declaring, "The employees had the right to strike, but they had no license to commit acts of violence or to seize their employers' plant. . . . As respondent's unfair labor practices afforded no excuse for the seizure and holdings of its buildings, respondent had its normal rights of redress."

It was ruled that those rights included the right to discharge the wrongdoers from its employ: "To say that respondent could resort to the State court to recover damages or to procure punishment but was powerless to discharge those responsible for the unlawful seizure would be to create an anomalous distinction for which there is no warrant unless it can be found in the terms of the National Labor Relations Act."

Chief Justice Hughes declared that persons who aided and abetted the strikers in their unlawful seizure of the company's property by bringing in food, bedding, etc. for them should also have been penalized.

Under the Congress for Industrial Organization (CIO), a vertical union as opposed to the trade-unionism of the American Federation of Labor, much of the steel industry and the automobile industry has been organized, and the closed shop recognized. The so-called "Little Steel" strike of 1937, waged chiefly in Ohio and Illinois, was lost. Here, as in many earlier strikes, brutality played a part, and many recriminations resulted. On Memorial Day, 1937, police fired into a crowd at Chicago, killing and wounding both men and women.

In December of 1941, at the creation of the National War Labor Board, CIO President Murray and AFL President Green joined in a no-strike pledge. This pledge was not fully observed by either organization, but it kept wartime strikes to a minimum.

subpeua. This word was formerly always written as "subpoena," following the Latin style of spelling. Now, however, the "o" is quite commonly dropped, reducing the word to a simplified form representing the English pronunciation. Either form is correct. The "oe" spelling is to be retained in straight Latin phrases and is more favored in legal use, but the plain "e" is generally used in non-technical writing.

A subpoena is a writ issued by a court. It may be *ad testificandum* or *duces tecum*.

The *subpoena ad testificandum* is an order to appear in court for the purpose of testifying; it is the form used by a court in summoning a witness to appear before it.

The *subpoena duces tecum* is an order to bring to court articles desired as evidence.

In equity cases, simple subpoena is an order to come to court to answer charges. It is the summons to a defendant. Disregard of a subpoena constitutes contempt of court.

subrogation. Webster's New World Dictionary defines *subrogation* as "The process by which a person who pays a creditor on behalf of a debtor succeeds to all rights of such creditor as against the debtor."

Subrogation is, on the debtor's side, comparable to assignment, on the creditor's, as a reorganization of the creditor-debtor relation.

Payment discharges the debt to the original creditor and establishes a new relation between the other two parties to the three-

cornered transaction. The party having second liability on the original transaction assumes a new status as creditor, on terms which may be arranged between himself and the debtor.

Subrogation thus is a new legal relation created by payment of another person's debt.

Sunday dating. The question of the legality of papers signed on a Sunday probably roots in the fact that in the United States Sunday has to all intents and purposes the standing of a legal holiday.

Frequently distinction is made between signing on Sunday and delivering on that day. In some jurisdictions, commercial paper signed on Sunday and delivered on another day would be held valid, while such paper signed on any of the other days of the week but delivered on Sunday would be invalid.

Similarly, where such laws prevail, a contract might be legally made on Sunday—unless it called for performance on Sunday.

Under the old Blue Laws, the States went to extraordinary extremes in refusing to regard business acts as necessary and, therefore, permissible. Almost universally those laws have been liberalized; in most States today, Sunday sports, within certain hours, are now legal.

But it is still advisable to be sure of one's legal ground before engaging in any acts of contracting on Sunday, because of the variance in State laws

Supreme Court of the United States. This court, which stands at the top of the judicial structure of the nation, was not given an official name by the Constitution of the United States, and is called either "The United States Supreme Court" or "The Supreme Court of the United States." The latter form is commonly favored.

The Constitution, in the first section of Article III, declares that "The judicial power of the United States shall be vested in one Supreme Court, and in such inferior courts as the Congress may from time to time ordain and establish."

The jurisdiction of the Federal courts is thus defined in the Constitution:

1—All cases in law and equity arising under the Federal Constitution, the laws passed by Congress, treaties with foreign powers, and cases affecting our diplomatic representatives abroad.

- 2—All cases of admiralty and maritime jurisdiction.
- 3—Controversies in which the United States shall be a party.
- 4—Controversies between State and State, within the Union.
- 5—Controversies between a State and citizens of another State.
- 6—Controversies between citizens of different States.
- 7—Controversies between citizens of the same State over land grants of different States.
- 8—Controversies between a State or citizens and foreign states, citizens, or subjects.

In Article III, Section 2, this vital distinction is made: In all cases affecting diplomatic representatives and in cases in which a State is a party, the Supreme Court shall have original jurisdiction; in the other situations defined in Section I, it shall have "appellate jurisdiction, both as to law and fact," but with such exceptions and under such regulations as Congress may make.

In the years from 1801 to 1835, under Chief Justice John Marshall, the Supreme Court exerted a mighty influence in determining the powers of State and nation, and defining the powers of Congress and the court itself.

sweating. One of the finest modern achievements in connection with humanizing employment and improving the worker's lot in life is elimination of the sweatshop.

Formerly much work was done, in certain industries, by home workers. Sewing by women and cigarmaking by men were sweated industries.

Under this system, in the old days, work was given out in small lots, and in many a city tenement whole families worked long hours at miserable rates of pay.

Sweating was also done by subcontractors who crowded workers into small, dark, unsanitary workrooms and hired women and children in order to make profits.

Sweating employers took advantage of the distresses of unskilled labor, and exploited the workers cruelly.

Such shops are, happily, no longer tolerated. An awakened public conscience led to the passing of prohibitive laws. Such tenements as used to make the slum districts of the larger cities no longer exist, and health authorities use their power to enforce a far higher

degree of comfort and cleanness in workplaces than some employers were willing to provide in sweatshop times.

Of late years, the term *sweating* has acquired a slightly different meaning, but it still implies unsparing use of labor in order to increase production, especially such as drives a factory force to spurts of tremendous activity followed by spells of unemployment.

syndicate. A syndicate, as the word is used in the world of finance, is an association of persons temporarily combining for a special purpose.

In commonest use, the word denotes a combination of persons or firms for the purpose of underwriting an issue of securities. Members of the syndicate assume responsibility for flotation of certain blocks of the shares. They may take their profit in the form of a commission on the sum represented, or find a first market at a price higher than that which they agree to pay.

Ordinarily the issue is advertised and bids are taken. The securities are purchased by financial institutions, which in turn dispose of them in smaller blocks at a higher price. Effort is made to establish a desired price level, below which the securities shall not be permitted to go. Naturally, such a syndicate is formed of men or concerns supposedly most able to float the issue at the desired level.

In journalism, a syndicate is a company that sells news or features to a number of newspapers, being able to serve each at a price proportioned to the number of customers. Articles, photographs, and features thus sold are said to be syndicated.

tariff. Not only importers but manufacturers and employers of labor in industry are vitally concerned in the tariff policies of the national government.

Labor itself and the entire public, as buyer and consumer of goods, are affected by these policies.

The tariff is a schedule of duties charged against goods brought into the country from abroad. The power to collect such duties is conferred upon Congress by the first clause of the eighth section of Article I of the Constitution.

An extremely interesting subject of debate is presented in that clause, due to its punctuation. It says: "The Congress shall have power to lay and collect taxes, duties, imposts and excises to pay

the debts and provide for the common defense and general welfare of the United States."

As it stands, with no point after "excises," the logical interpretation is that of enablement to levy duties in order to pay debts of the government; that is to say, tariff for revenue only.

It is generally assumed, however, that a semicolon after "excises" would correctly represent the intention of the authors of the Constitution; that is to say, that they meant to authorize imposition of taxes and duties and payment of debts and conduct of defense by Congress, as two separate powers.

Throughout the nation's history there has been steady confrontation of two views of the tariff: that it should be used for revenue only, and that it should be employed to protect American labor against competition by cheap labor abroad.

The issue is familiar in politics as free trade versus protection.

The Republican party stands traditionally for high duties and protective tariff; the Democratic party, for low duties imposed simply for the financial support of the national government.

The view of the protectionists is that duties on imports should be such as to make it impossible for foreign producers, employing cheap labor, to send their goods into this country, at low ocean freight rates, and undersell American producers in the American market.

The protectionists argue that low duties not only make it impossible to pay workers according to the established American standard of living, but also encourage and support foreign employers in exploiting their workers, and thus contribute to low standards of living in other lands.

The advocates of low duties hold that free trade, or a near approach to it, promotes international commerce and contributes to worldwide prosperity, in which of course the United States and the American worker would share.

Extreme forms of either system are undesirable. Tariffs at too high a level lead to retaliatory measures by other countries, whose trade we seek. Tariffs at too low a level open the American market to a flood of foreign raw materials and manufactured articles. Either policy, overdone, tends to defeat its own purpose.

In 1922 the Fordney-McCumber bill raised duties to the highest level in history. That bill embodied a new principle of practice,

that of flexibility. It empowered the President, using data compiled by the Tariff Commission, and considering recommendations submitted by the Commission, to revise rates, within the limits of 50 per cent up or down from those set by Congress.

Then the Hawley-Smoot Tariff Act of 1930 built the tariff walls still higher, and foreign governments began passing retaliatory measures.

The Tariff Commission was created, as a permanent Federal agency, in 1916. Previously there had been temporary boards of inquiry, appointed to find facts for Congress when legislating on tariff schedules. The Commission supplies Congress with information bearing upon the international trade situation in all its phases and aspects.

In 1934 the existing tariff act was amended. The amendment, known as the Trade Agreements Act, confers upon the President power to make reciprocal agreements with foreign governments.

The first agreement was with Cuba. Cuba granted rate reductions on more than four hundred articles, and the United States correspondingly cut the rates on sugar, rum, tobacco—on goods constituting nine tenths of our total imports from Cuba.

Similar agreements have since been effected with Belgium, Brazil, Canada, Colombia, France, Great Britain, the Netherlands, Sweden, Turkey, and a number of other countries.

In a system of tariff for revenue only, duties are principally calculated *ad valorem*, a percentage on value; in a protective system, the duties are specific, calculated per unit of quantity. United States tariff acts contain a free list, naming articles which may be brought in without duty.

taxes. Taxes are sums of money collected from the people under a government by the government for support of the government. Without taxation, government could not exist. Governments do not conduct any productive business, and their revenues must be derived from levies upon the people or upon those in other lands who wish to sell goods in the government's own domain: customs duties. These are known as *indirect taxes*; *direct taxes* are those which a government collects from subjects or citizens.

In the United States, taxes are levied by numerous agencies of government—local, State, and Federal. The citizens of a com-

munity pay taxes to support schools, to provide streets, sewers, lighting, water service, and other public necessities. These are direct taxes. They are assessed against property owners as a percentage on the value of property owned.

The sales tax is an indirect tax. It is a part of the taxing system attendant upon the increasing complexity of modern life. The sales tax on gasoline is the most familiar example. Taxes on goods made, sold, and used within a jurisdiction are also known as excise taxes, as also are charges for grant of licenses.

The property tax and the income tax are the two great sources of revenue for governments in the United States. Income taxation was first enacted in 1894, and in 1895 was declared unconstitutional by the Supreme Court of the United States. The Sixteenth Amendment, which became law in 1913, enabled collection of national income taxes. (See also *income taxation by States*.) Income taxes are collected from individuals and corporations.

Indirect taxes are imposed upon importers and sellers, but are passed on to the consumer. The landlord pays the tax on his property, but passes it along to the tenant in calculating the rent. The dealer pays the gasoline tax, but includes the payment in his charge to the motorist.

Cost of government, carried by the taxpayers, has grown enormously as the people's requirement of governmental services has grown. Modern concrete highways are expensive. Modern school buildings are necessary to suit the community's demand for the best facilities for public education. And there is waste in division of the taxing power over small units. It is held by many that a high school serving a county could present advantages in equipment, including free transportation of pupils, at less cost to the taxpayers than a dozen or two individual community schools. Grade schools for younger pupils, however, are best adapted to smaller district divisions. If the people prefer the local units, it is for them to make the final decision; the present point is, they have to foot the bills, in taxation.

Federal taxes are required by the Constitution to be "uniform throughout the United States." State and local taxation, however, varies widely. Formerly a State could not reach beyond its boundaries to tax, but inheritance and income taxes have effected a change.

A tax upon property is commonly held to constitute a lien upon it.

In some countries, governmental operation of such industries as transportation is practiced.

It has always to be borne in mind by the citizen that while money can easily be appropriated by Congress, the appropriation must be backed by funds raised through taxation.

The inheritance tax is a modern innovation. (See *inheritance tax*.)

In support of workman's compensation and social security, payrolls are now taxed.

The income tax has been used by the Federal Government as a means of enforcing the laws against racketeers, gangsters, and kidnapers. Where other laws failed of enforcement, the income tax law proved inescapable in many instances and led to the downfall of some of the most notorious offenders against the rights of the public.

In modern taxation in the United States, Federal and State, effort is made to level off the hills and fill in the valleys, to effect a more equitable distribution of wealth. As to how it works, opinions vary widely.

In any business, taxes have to be considered most carefully. They are an inescapable item in the cost of doing business. Every large-scale business needs the services of an expert in figuring this part of its costs. Both State and Federal taxes have to be paid, as well as local taxes on the property.

Taxation is also an important factor in deciding where to locate a new business, especially a factory. It has equal importance with sources of raw materials and shipment of finished goods to markets.

Many municipalities offer a reduction of taxes over a period of years as an inducement to new business establishments.

(See *income tax*; *inheritance tax*.)

technocracy. In 1932 and 1933 there was widespread interest in the economic theories put forth by persons calling themselves *Technocrats*. The word *technocracy* first appeared in 1919, in the writings of William H. Smyth of California. As defined by Mr. Smyth, it means: "A theory of social organization and a system of national industrial management," to promote industrial democracy.

The Father of Technocracy proposed that a national council be

formed to direct reorganization of the nation's resources of science, technology, and skill. The council would defend the nation against the evils of the Machine Age.

Technocracy, as outlined by Mr. Smyth, would safeguard the rights of private property, opportunity, and personal liberty not conflicting with the liberties of others.

Instead of money, technocracy would use certificates as a medium of exchange, converting business into a method of "scientific barter." Mr. Smyth said, "The savings of any man would be recorded in the tally house and would be available to him at any time. . . . And there would not be any shrinkage in the value of the certificates."

In 1932 Howard Scott introduced Technocracy to the public as the name of an organization that had been established in 1920, for research into "the physical functioning of the social mechanism."

Published articles by Mr. Scott and other Technocrats startled the public with their statements of human subjugation to the tyrant of machinery, but nothing came of the furore and technocracy passed out of the public mind almost as suddenly as it had come into it.

telegrams. In sending a telegram, a brilliant man would rather use any number of words to say what he wanted to say in his own way than to calculate closely. A businessman cannot afford such luxury. Small wastes accumulate expensively.

On the other hand, it is not profitable for an executive to spend valuable time counting words.

The happy medium may frequently be found in the person of a competent secretary, who can be trusted to compose the message to best advantage without clouding its meaning.

Code words standing for phrases or sentences may be used when wiring correspondents with whom the code has been arranged.

Day and night letters, put through when the line's load is lightest, permit several times as many words to be sent for the same charge. The night letter, figured in groups of fifty words, is the cheapest form of telegraph service.

Punctuation marks written on the form by the customer are ignored unless the sender orders them used, in which case they have to be spelled out, as "comma," "semicolon," etc., and are charged for in the count of words. Punctuation is rarely needed, except

perhaps the word "stop" to take the place of a period. But a person writing a telegram should be most careful to avoid ambiguity through absence of punctuation. What seems perfectly clear to the sender is often misleading to the receiver, and error might be quite costly.

In numbers, each figure is counted and sent as a word. Nothing is saved by using abbreviations. Length of individual words does not affect the charge. Writing telegrams may incidentally be made a fine source of knowledge of the English language and acquisition of a vocabulary—which in turn enables one to write better telegrams. Where one person would say, "See Jones as soon as you can and talk it over with him," another would say, "Interview Jones at first opportunity," or perhaps "immediately."

Those who use the telegraph regularly in business should acquaint themselves with the companies' rules as to signatures, addresses, check on receipt of message.

tenancy. The word *tenant* comes from the Latin word meaning "to hold." There are different kinds of tenancy, according to the kind of holding denoted.

In feudal times, a tenant was one holding lands under his lord; compare *landlord*, originally the lord or master of lands, now one who leases his property to another—the tenant.

Landlord and tenant are now nothing more than lessor and lessee of real estate, lands and buildings.

A man holding a life interest in his deceased wife's estate is legally its tenant, the holder.

A tenancy in severalty is the holding of property by an individual, as contrasting with joint tenancy, holding by two or more persons.

Tenancy by sufferance is the holding of property through the landlord's inaction, as after termination of a lease.

Tenancy at will is a holding which can be terminated at any time by either landlord or tenant.

The same sort of distinction is to be made between *tenancy* used with legal technical sense and the word as in common use that is made in connection with the etymologically related word *tenement*, used in law to denote real estate under lease or other tenure, and in everyday talk to indicate a house occupied by many families, especially at low rents.

title to property. To all intents and purposes what is meant by title to property is rightful ownership and the evidence of such ownership.

Title to land may be acquired by inheritance, by gift, or by purchase. In lawyers' usage, *title by descent* means only that which passes to an heir through the owner's death intestate, and all other transfers of ownership are through purchase.

Title by occupancy is ownership acquired through entering upon unclaimed land and taking possession of it. *Title by possession* is the right of possession which in most of the States becomes established after twenty years of adverse or unchallenged possession.

Guaranty of titles is now a large business, carried on by companies organized for that purpose exclusively. Covenants of title, in the United States, customarily guarantee the clearness of title. The title guaranty companies search the title; that is, check its history through the public records of transfers.

Title to real property is conveyed by a deed. The quitclaim is a release of the property without warrant; the bargain and sale deed transfers title without guaranty; the warranty deed or full covenant is a full and complete conveyance, with pledge that the property is free from encumbrance or encumbered only as stated by the conveyer and understood by the new owner. It is the most indisputable conveyance possible.

Title to personal property is commonly effected through delivery. The bill of sale is its evidence, comparable to the warranty deed in transfers of real property.

In most States, six years of adverse possession establishes ownership.

An inventor's title to his invention is embodied in his patent; an author's title to his writings, in the copyright.

tonnage. Tonnage is, in general, weight calculated in tons. The word has several specific uses, principally in connection with ships and cargoes.

In the first and general sense, we may speak of the tonnage of coal production, or the tonnage of freight carried by a railroad.

In commercial and maritime use, the commonest meaning is the carrying capacity of a ship, calculated by measuring in cubic feet all space in which cargo can be stored, including hull and deck

sheds. That is to say, it is accepted that a ton of ordinary cargo will need 100 cubic feet of space for stowage.

Thus calculated, the result is termed gross tonnage.

The result after deducting an allowance for space not used is net tonnage. It is used especially in connection with ships that carry both cargo and passengers.

Displacement tonnage is the weight of water displaced by the ship when afloat. It is the usual measure of warships.

Tonnage may also mean a tax or charge figured by the ton.

The word is sometimes written *tunnage*, a holdover from the times when liquor was taxed by the tun or cask.

trade acceptance. As noted on the form recommended by the National Association of Credit Men, a trade acceptance is "an acknowledgment of a debt by the buyer in favor of the seller, for merchandise that the seller had placed in the hands of the buyer." Continuing, the statement says: "The buyer agrees, in writing across the face of the acceptance his name, the name and location of his own bank and the date, to pay the amount of this certain indebtedness at a certain time at his own bank."

This, it is noted, differs from the open-book account method only in giving the debt a negotiable value. The completed acceptance becomes a time draft, or bill of exchange. It is urged that the acceptance works to the advantage of the one who gives it, in that it shows him supporting methods of prompt settlement.

On the Credit Men's form, this notice is in the middle of the sheet, with the acceptance detachable along a perforated line at the top, and a space for memorandum similarly detachable at the bottom.

The acceptance itself carries at the top the words "TRADE ACCEPTANCE." It has space for serial number and date.

The body of the acceptance reads: ". . . . after date pay to the order of OURSELVES Dollars." Then: "The transaction which gives rise to this instrument is the purchase of goods by the acceptor from the drawer. The acceptor may make this acceptance payable at any bank, banker, or trust company in the United States which he may designate."

Finally are spaces headed "To," "Due," and "By"

Four vertical lines cross the face of the instrument, at the middle. The first is marked to take the date of the acceptance; the second, the bank at which payment is to be made; the third, its location; and the fourth, the signature of the acceptor.

The detachable slip at the bottom of the form, to be retained by the seller, is ruled for entries showing the acceptor's name and address and the place of payment, the amount, the invoices covered, the discount, and net proceeds.

On the back of the middle section of the form, there is a blank for similar record by the buyer.

trade-mark law. The trade-mark is first cousin to the patent. It is a symbol marked or stamped on goods to identify them as the distinctive line of a manufacturer or dealer. The purpose of such marking is to protect the maker of the goods against competition based upon deception of the buyer.

The trade-mark does not come under direct protection of patent or copyright law, but it can be registered in the Patent Office. Registered and unregistered trade-marks have equal standing before the law, but registration may be very valuable, perhaps decisive, in a case at law, by affording indisputable evidence of use over a defined period.

The registration fee is \$10.

The privilege of registration is qualified by certain requirements. No mark of an immoral or scandalous nature can be registered. State or national flags cannot be used in registered trade-marks, nor can any symbol of an institution or organization incorporated in any State.

The manufacturer's or dealer's own name, written or printed in some distinctive style, can be registered as a trade-mark; but another person of the same name may also use it, in writing or print of a different style.

In considering a mark presented for registration, in relation to other marks, the Patent Office draws the line where resemblances that would be confusing to buyers appear.

Registration under the law of 1905, which with some subsequent amendments embodies the law as now in force, is for a period of twenty years, and is renewable. Under the Act of 1920, the term is unlimited.

In matters of trade-mark rights, the laws of the individual States and of foreign countries have to be taken into consideration.

trade name. A trade name is to be distinguished from a trade-mark.

A trade-mark is an emblem used on goods to identify them; it may be a name, printed or stamped in some distinctive form.

The trade name is the designation under which a person, partnership, or corporation does business.

Trade names are sometimes used as trade-marks; and for such use, they must be affixed to goods in special characters or a design that can be registered.

An established trade name is a factor in estimating the value of the good will of a business. Its ownership may fairly be called a property right.

To use the trade name of another person or firm, knowingly, is held an act of fraud.

training, industrial. See *industrial training*.

treasure trove. *Trove* comes from a French word meaning "found." Treasure trove is hidden coin or gold or silver bullion found in the earth, for which no owner is known. The term may be applied to similar finds under water, when the property has been definitely abandoned by the original owner.

In the United States, it is commonly regarded as belonging to the finder.

In England, the law requires the finder to give notice to Crown officials, and upon failure to do so, he may be punished with fine and imprisonment.

Unless the find is of sufficient importance as a relic of the national past to be claimed by the Crown, it is permitted to remain in the finder's keeping.

There is variance of legal opinion, however, in England, as to whether the treasure trove may be claimed by the owner of the property on which it is found.

trover. A trover is an action at law for recovery of the value of goods which another person has converted to his own use.

Such action also covers wrongful retention of goods.

The term originally applied to an action of trespass against one

who, having found something of value on the property of another, refused to surrender it to the owner of the property.

In modern law, trover action is based upon a fiction, that the person retaining the goods has found them.

If the plaintiff succeeds in establishing his case, the remedy at law lies in restoration of the disputed goods or payment of compensating damages to the owner.

trust. Trust is confidence, faith in the safety of an arrangement. A trustee is one in whom trust or confidence is placed; in law, one who is entrusted with responsibility for the safekeeping of funds. The trustee, in legal terminology, is one who acts in a fiduciary capacity toward the property of another.

The term has acquired in modern times a special meaning in popular parlance. It is defined as a combination of a number of business establishments with the purpose of controlling prices, a combination to meet competition in the field of activity of its member corporations.

The essential purpose and nature of the trust is that of monopoly.

The word in this sense is said to go back to 1882, when the Standard Oil Trust was formed. That was something new in business methods at that time. The word *trust* was used because the holders of stock in a number of refineries placed their shares in the care of a group of trustees, drawing their dividends from the pooled resources, regardless of the contribution to total earnings made by each refinery. This arrangement was viewed as an economic reorganization of the industry, permitting abandonment of unprofitable plants and strategic management of the entire output of the oil fields.

Within a few years, similar combinations were effected in other industries, notably whisky and sugar. Then came a period in which trusts were dissolved by action of State courts, and in 1890 the Sherman Antitrust Act brought the matter into the field of national legislation. Most of the States now have antitrust laws. In 1913 the Legislature of New Jersey which formerly had very lax laws, enacted seven bills, called "the Seven Sisters," as a result of which many trusts were forced out of that State. New York State had also legislated against trusts.

In 1914 the Federal Trade Commission came into being, continuing and expanding the work done by the Federal Bureau of Corporations in the preceding ten years. The Commission's prime function was to combat suppression of competition by combination of industrial corporations. If the Commission's order for discontinuance of practices it found unfair was disregarded, the Commission had power to carry the case to the Circuit Court of Appeals. The Commission's authority was exercised over corporations (except banks and common carriers) engaged in interstate commerce. Its operation was designed to be preventive rather than punitive.

In the same year, 1914, the Clayton Act was passed. It, with later amendments, outlawed price discriminations, except for differentials making "due allowance" for difference in cost of manufacture and distribution. It was this Act which declared that labor is "not a commodity or article of commerce." It exempted labor organizations, as such, from the operation of the laws against combinations or conspiracies in restraint of trade.

Important antitrust cases were those against the Chicago meat packers and the United States Steel Corporation. Under the "rule of reason," some dissolutions for which pressure was exerted were refused by the Supreme Court, as for example that of the International Harvester Company, which, in spite of its control of more than 60 per cent of business in its line, was still adjudged not to constitute a combination in improper restraint of trade.

Of more recent years, many large corporations have been formed, controlling practically the entire field in which they operate.

In February, 1940, in Chicago, twenty-five individuals, corporations, and labor-union officers connected with the plywood and cut-stone industries were called into court on charges of conspiring to set up trade restraints in violation of the Sherman Act. The allegation was that they had illegally combined to prevent business from going to certain concerns competing for orders.

Following this action in Chicago, a labor leader spoke about an investigation of unions by the Federal Department of Justice as having "all the earmarks of prosecution for political objectives instead of for furthering social welfare." He said the Sherman Act was not intended to apply to labor unions. This was later partially substantiated by a supreme court decision.

In 1941, the Supreme Court held that the Clayton Act and the Norris-La Guardia Act are to be read with the Sherman Anti-Trust Law, to establish that Congress did not intend to make interference with interstate commerce (through strikes, picketing, and boycotts) by labor unions a punishable offense. This decision, rendered in the case of *Anheuser-Busch vs. two A. F. of L. unions*, automatically applies to all corresponding cases.

Another phase of Federal activities against combinations in restraint of trade and control of finance appeared in February, 1940, when banks in New York City received resignations from more than thirty members of boards of directors.

The law against interlocking bank directorates was passed in 1935; the only exceptions to its operation in its defined field were to be such as the Federal Reserve's Board of Governors should decree. This law's effective date was twice postponed. In 1939 another postponement was proposed, but President Roosevelt vetoed the proposal. The deadline had passed, and the Federal Reserve Board announced that resignations were in order.

trust company. The trust company is a State-chartered institution which acts as a trustee and does a banking business, but without power to issue bank notes.

It may also engage in such business as title guarantee insurance. In public finance, it may act as trustee for a mortgage bond issue of a municipality. Under court order, it may act as trustee or guardian for a minor's estate. It may deal in various kinds of securities.

The essential feature of the trust company is, as its name implies, to render the services of a trustee, as in administering estates. The receiving and safeguarding of deposits is a large part of the modern trust company's business.

The trust company is viewed as an especially conservative and safe financial institution.

ultra vires. *Ultra vires* is a Latin expression meaning "beyond the powers (of)."

In law and business, it is used with reference to acts by a corporation which go beyond the scope of authorization given in the corporation's charter or the State or Federal laws applying to corporation conduct.

When there has been no performance by either side under an ultra vires contract, the contract has no standing whatever in court.

Such a contract is held to be inimical to public interest.

Commonly it is held that either of the contracting parties having performed its agreement in whole or in part, may recover.

In some States, a contracting party having fulfilled or performed his part may compel the other party to execute the contract.

unemployment insurance. With growth of population and development of mechanized industry, unemployment has come to be one of the public's major problems. By unemployment we mean lack of work for large numbers of persons who should be working. When we speak of the unemployed, we are thinking not of those who voluntarily shirk work, the loafers who might be working if they would, but of multitudes who want work but who are unable, because of conditions in industry, to obtain it. By unemployment, we mean involuntary idleness, and by unemployment insurance we mean provision of a means of living for those who may be forced, through no fault of their own, to tide themselves and their families over a period when there is no pay envelope to be opened each week.

Seasonal unemployment is an old problem. In certain industries, as in the canning of fruits and vegetables, it is almost inescapable. Effort has been made in many industries, subject to such seasonal factors, to spread out the work and lengthen the period of employment for each worker. The worker who makes \$100 per month twelve months in the year is better off than the one who makes twice as much per month for half as many months. The total is the same, but it is only an extraordinary person who can spread small earnings out so as to cover living costs over a period of compulsory idleness.

Many theories are held in connection with the problem of unemployment. The words *overproduction*, *underconsumption*, and *purchasing power* are frequently heard in discussions of it. The credit structure is sometimes held responsible. Shortening of the work day and week is often proposed, and has been widely tried, as a means of bettering the worker's lot and giving him more security. Some hold that the improvement of machinery causes unemployment; others argue that it makes work, and that the real problem is to market increased quantities of product.

The term *technological unemployment* has come into use with the development of machinery. It applies to lack of work due to use of labor-saving machines. Socialists hold that the gains in speed and amount of production have gone disproportionately to capital, and that labor foots the bill for scientific advance and new inventions. It seems that the legislators have not caught up with the engineers.

Deflation from the high levels of wartime industry, when all effort was devoted to creation of goods to be destroyed in battle, was a painful process and a large factor in creating industrial distress.

After the breakdown of the financial system in 1929, the problem of unemployment became acute. In 1930 the Federal administration concerned itself over the need of and the possibility of relief for the unemployed. A system of public works was then pondered. There were some proposals for relief in the form of a dole. Various projects for raising revenue were discussed, and national insurance against unemployment was talked of.

An Emergency Relief Committee was formed. Its members represented Congress, labor, and industry. This committee was directed to study the industrial situation, ascertain the facts about unemployment, and submit recommendations for remedial action by employers rather than by the government. In the following year, the United States Chamber of Commerce undertook a similar investigation and search for facts. Every endeavor was directed toward scientific ascertainment of employment conditions, with a view to fixing a policy for the stabilization of business. A share-the-work program was introduced.

In 1933 the National Recovery Administration was set up, and this was followed by PWA, WPA, and other relief measures.

Estimates of the extent of unemployment varied widely. In January of 1939, the National Industrial Conference Board set the number of employed workers at 44,063,000, and that of unemployed potential workers at 10,012,000. The American Federation of Labor set the figures at 41,602,000 and 11,590,000, respectively.

During their lifetimes, PWA, the Public Works Administration, and WPA, the Works Progress (and, later) the Works Projects Administrations, spent billions on various projects of an astoundingly wide assortment, and gave large numbers of workers employment of more or less acceptable quality. In the fiscal year ending June 30, 1939, for instance, by government figures WPA expenditures to-

taled \$2,154,225,000; on the payroll March 29 of that year were 2,982,722 workers.

In December of 1942 President Roosevelt called for the liquidation of the WPA. In seven years the organization had spent approximately \$13,000,000,000, including about \$3,000,000,000 in sponsor's money, on numerous public projects, including roads and buildings. During its lifetime it employed 8,500,000 persons.

Liquidation of the PWA was begun June 30, 1943.

The settlement of these two organizations poses this urgent problem: What will be done in the future about the jobless persons of the nation? Unemployment insurance, now in effect in all States and Territories of the United States, may provide the best answer yet known. It has been well tried out. Some European countries had it before World War I; a system supplementing union benefits with state subsidies was operating in parts of Belgium, Holland, France, and Germany. Norway and Denmark have national systems. Great Britain has unemployment insurance under Acts of 1935 and 1936. By an Act of 1934, Sweden insures some 700,000 workers, who make weekly payments while employed. Switzerland has a system of unemployment relief. Italy set up a system of compulsory insurance in 1919.

Wisconsin was the first State of the United States to enact legislation for an unemployment insurance system; its Unemployment Compensation Act became effective in 1934, applying to employees not receiving more than \$1,500 per year.

Under most State laws, the following types of work are not covered by unemployment insurance: farm labor; domestic service in a private home; maritime service; service for one's husband or wife, or by a child under 21 for his parent; service for the Federal or State Government or their instrumentalities or subdivisions; and service for a nonprofit religious, charitable, scientific, literary, educational, or humane organization.

To maintain eligibility for benefits, the claimant must be willing to accept employment found for him, if it be of a nature for which his training fits him and does not involve a change of union-membership status. The State Employment Service endeavors to place insured unemployed persons. Disputed points are settled by an Appeal Board, except in cases where court action is necessary.

Under the Social Security Act of 1935, Federal co-operation with

State unemployment systems in their establishment and maintenance is provided for in two ways:

1. By grants to the States to cover the cost of administering State laws.

2. By allowing credit for the contributions of employers to a State unemployment fund against the Federal unemployment tax.

The Federal unemployment tax is an excise tax levied on the payroll of employers with eight or more employees. It consists of 3 per cent of wages paid (exclusive of \$3,000 paid to one employee in one year).

Some wages paid for employment are exempt—such as agricultural and domestic service, casual labor not in the course of the employer's trade or business, services on American and foreign vessels, service in the employ of a foreign government or its instrumentalities, employment for Federal, State, and local governments, nonprofit charitable organizations, etc.

Employers subject to the Federal unemployment tax are allowed credit for their contributions to State unemployment funds.

The establishment and administration of State unemployment compensation systems is wholly within the province of the State. The Social Security Act just sets minimum standards which the State law must meet if it is to receive Federal co-operation. By the end of July, 1937, all States and Territories had unemployment-insurance laws qualifying for Federal co-operation.

By July 1939, unemployment benefits were payable in every State. By the end of June, 1943, the total unemployment benefits paid out by States amounted to \$2,085,735,680.

underwriter. Literally, to underwrite a paper or business instrument is simply to sign it. *Underwrite* is the equivalent of the Latin-derived *subscribe*.

In financial usage, an underwriter is one whose signature is affixed to a loan or an issue of securities; the name of a backer or one furnishing a guarantee.

In common usage, the word has come to apply to a person who negotiates contracts of insurance.

In raising capital for a new corporation, issues of shares are underwritten by some concern specializing in the flotation of security issues.

The underwriter contracts to furnish the capital, getting the money back, plus his profit, from sale of the securities to brokers or banks, which in turn sell them at a profit to the public.

Frequently a syndicate is formed to take the issue over and share, proportionately to the amount of capital each puts up, in profits or the allocation of any shares unsold at the time set for expiration of the operation

usufruct. The right of using or enjoying the fruits of something possessed by another is usufruct. The essence of usufruct is that it shall not destroy or impair the property.

A *perfect usufruct* includes the *jus utendi* or right of using, and the *jus fruendi* or right to enjoy the fruits (of). An *imperfect* or *quasi usufruct* is one in which the goods are consumed, with security given for payment of their value by the *usufructuary* (beneficiary). Where goods are consumed, there can be no true or perfect usufruct, by definition.

Technically, in civil law, a usufruct is a life interest in property. It may be conferred either by will and testament or through contract. A usufruct set up by law is that of parents in the property of children under age; so too is the life interest of a surviving husband or wife in the estate of a deceased spouse. Ownership vests in the person to whom the property is ultimately to go.

The usufructuary is held responsible for the upkeep of the property and final relinquishment of it without diminution of value.

The word *usufruct* is also used as a verb: to usufruct, to hold subject to a usufruct, or to place in usufruct.

usury. Originally usury was simply the business of money lending. The meaning of the word is now restricted to the charging of illegal interest.

Where the agreement for a loan does not specify the rate of interest, the rate fixed by law applies. The laws commonly set a maximum, beyond which any charge is illegal and usurious.

There is no uniformity as to penalties. In some States, the excess over the legal maximum, and in others, the entire interest is forfeited; and under some statutes, the contract is voided.

value. Value, or worth, is not absolute but relative. A dollar is a recognized unit of valuation, but its worth is fixed only in the

field of business, buying and selling; and even within that field, it does not always mean the same thing, as one person will give more or do more for a dollar than another person will give or do.

To your dog an old marrow bone is worth more than a ton of gold.

To a hungry shipwrecked man a loaf of bread would have more value than a trunkful of gilt-edge securities.

Value is that which makes anything desirable. It is a mixture of usefulness, power to please, and supply and demand. If supply is abundant and demand low, value is slight. If an article is scarce and much wanted, its price runs high, and people will give much for it.

Thus value is a variable, not a fixed, quality.

Even in business, it does not always mean money; "for value received" applies to any consideration of worth.

In political economy, value is a measure of usefulness and availability. Market value is the price that can be had for anything in open trading.

The businessman or businesswoman must make proper distinction between the two terms, *value* and *price*. The differential between them may be great, on either side; that is to say, price may be far above or far below real value.

Valuation, or appraisal, again, is not rigidly fixed; in assessing real estate for taxation, a level equal to say 80 per cent of true value may be adopted as the standard, as a means of adjusting the imposition of the tax equitably.

vested right. A vested right is one that has become completely settled upon a legal person, either an individual or a corporation. It may be an unconditional property right or a privilege granted by a government for service, as a franchise.

In the Bill of Rights, the first ten Amendments to the Constitution of the United States, which became effective in 1790, the Fifth Amendment declares: "No person . . . shall be deprived of . . . property without due process of law; nor shall private property be taken for public use without due compensation."

The Fourteenth Amendment, which became effective in 1868, supplemented the earlier declaration with a further declaration that "No State shall . . . deprive any person of . . . property without

due process of law." This Amendment, which was submitted to the States in Reconstruction days after the Civil War, had some provisions which bore upon the war debts and suffrage in a manner which was resented by many Southerners.

Property rights in America have always been considered sacred in the eyes of the law. Any unlawful attempts to deprive individuals or corporations of property through confiscation are defended by the government, and vested rights are safeguarded by the courts. However, if privately owned lands or buildings are needed for public purposes, the government may exercise its power of *eminent domain* in order to procure them if the owner does not want to part with them. In this event, however, the property must be used for a public purpose and the owner must be compensated in full for his loss.

voting trust. Frequently when control of a corporation in matters of business policy is contested or a partial reorganization is sought by some interest connected with its management, a group of stockholders place their shares in the keeping of a trustee or a committee, with power to vote these securities as a block.

Sometimes these trustees undertake to operate the business for a fixed period or until a certain purpose shall have been fulfilled.

A *voting-trust certificate* is evidence of deposit of securities with the trustees in such operations.

wagers as contracts. In ordinary usage, a wager is simply a bet. As a contract, subject to legal action, a wager is defined as an agreement between two parties that something, usually a sum of money, shall be delivered by the loser to the winner, if a certain thing happens. If A, having foreknowledge of what is to happen, induces B to bet against its happening, the transaction partakes of the nature of fraud rather than of a wager.

An insurance contract is essentially a wager, but it carries a valuable consideration in protection against financial loss due to the contingent event on which it is based, and is completely enforceable. Contracts for purchase and sale of futures and options also have the essential character of wagers, but are legal. Bets were formerly unenforceable under the common law when they could be shown to be against public interest. Under modern statute law, most forms of gambling are illegal.

wages. To the technically trained economist, a wage is any payment for work or service contributing to the production of wealth. To the businessman, wages are payments, usually made weekly though calculated on an hourly or piece basis, for labor. The wages problem is one of the major problems of the present-day public.

It is in the matter of wages that capital and labor come into close contact. Employers naturally prefer to hold wages down to the lowest point at which the workers' services contribute to profitable production. Just as naturally, the workers want the highest wages they can get. And in this apparent clash of interests, economic and industrial problems of vital importance have their common focus.

Economists have formulated many theories of wages as a factor in living. These theories base variously upon competition, efficiency, productivity, and living conditions. Without some controlling force exerted by government, representing the whole public and enacting laws in its behalf, the natural tendency would be for employers to work wage scales down to the lowest figure at which they could possibly get work done. On the other hand, labor might raise its requirements to a level at which production would not be profitable, as high labor costs would raise prices to a pitch that would cut the value of the money wage to a low level of real wages as measured in purchasing power. The true value of wages is measured by the standard of living they will support.

In the following table official figures give an example of the relation between wages and cost of living. These figures are based on the average living costs of the years 1923 to 1925 as 100, and the table illustrates average weekly earnings adjusted to the cost of living.

1924.....	100.4	1933.....	91.1
1925.....	99.5	1934.....	96.9
1926.....	99.9	1935.....	102.0
1927.....	102.3	1936.....	107.8
1928.....	104.3	1937.....	113.2
1929.....	104.8	1938.....	105.6
1930.....	99.9	1939.....	114.4
1931.....	98.4	1940.....	120.5
1932.....	88.9	1941.....	136.4

These figures are based on earnings in manufacturing industries and are from the Department of Labor—Bureau of Statistics. The above changes in average earnings were effected by considerations such as labor productivity, labor cost per unit of output, labor turnover and wholesale prices.

Modern organization of labor, with collective bargaining, has done much to iron out unfairness, especially since the passage of the Clayton Act of 1914, which declared that labor is not a commodity, and that trade-unions are not illegal conspiracies against the constraint of trade.

During the war years of 1917-18, with abnormal conditions as industry was geared to the task of producing billions of dollars' worth of goods to be destroyed (rather than consumed) in military operations, wages soared and prices increased enormously. In the 1920's, prices were falling, and although the wage in dollars shrank too, real wages were good.

With the financial crash of 1929 and the subsequent depression, unemployment became the first problem of the nation. In its effort to revive industry and speed up reemployment, the Roosevelt administration formed the NRA, the National Recovery Administration, with codes intended to raise real wages by shortening the work week and providing fair wages, by checking unfair competition and discouraging overproduction. The NRA was declared unconstitutional by a Supreme Court decision in 1935.

In 1938 the Wage and Hour Law (Fair Labor Standards Act) was passed, and the Wage and Hour Division of the Department of Labor was set up. The prime object of this law was to establish a nation-wide minimum wage of 40 cents an hour. This goal was to be reached as soon as possible, but within seven years. During the first four years some 850,000 workers who were receiving less than the minimum wage were benefited by the Act, and in the fifth year ended October, 1943, some 650,000 more. At this time, through the work of various industry committees, the remaining covered industries in the United States, Hawaii and Alaska were pending action. Many classes of workers were excepted from the law's operation, as employees of retail stores doing a local business, agricultural workers, and employees of country newspapers with a circulation of less than 3,000. To check on these numerous exemptions, a copy of the text of the law should be consulted.

To control wage payments, the law excluded from interstate commerce all products of labor paid less than the minimum wage or required to work more than the maximum number of hours.

The administrator of the Wage and Hour Division was empowered to require filing of records by employers and to appoint a supervisory committee for each industry producing goods that go into interstate commerce. In fixing maximum hours and minimum wage rates, the Division was empowered to consider relative living costs in different sections, as well as varying conditions in various industries.

The law prohibited employment of children under 16 in any occupation and those between 16 and 18 in occupations deemed hazardous or dangerous to health. Here again exceptions were made, as in the clause permitting children to work on the farm outside the school term.

Violation of provisions of the act was made punishable by fine up to \$10,000 or imprisonment not exceeding six months. Refusal to obey the Division's rulings in respect to hours and pay rates imposed upon the employer obligation not only to pay the sums withheld, but also damages and costs of legal action. Either the Division or the Children's Bureau of the Department of Labor might sue in a Federal District Court for an injunction, and in appealing from the Administrator's order setting a wage, a time limit of sixty days was set, within which the appeal must be presented in a Circuit Court of Appeals. The Court, while competent to affirm the order, revise it, or void it, was to confine itself to questions of law; those of fact were left to the Administrator.

It has been estimated that real wages, or wages calculated in terms of living costs, varied in representative cities in various countries, in 1937, as follows, with London as a base at 100; Philadelphia, 185; Ottawa, 153; Sydney, 136; Dublin, 110; Copenhagen, 107; London, 100; Stockholm, 86; Berlin, 38; Rome, 37.

The American standard of living is high. Many conveniences and comforts that in Europe are regarded as luxuries are within command of the representative American worker's home. Still, statistics indicate that the worker's pay in many forms of employment is not up to the standard of living set as a minimum by authorities outside of industry.

warehouse. A warehouse is a building in which goods are stored. Warehousing is the business of storing goods.

A warehouseman is one who engages in that business.

A warehouse receipt is a paper given by a warehouseman acknowledging in detail goods deposited with him for safekeeping. It is ordinarily a negotiable paper, and the warehouseman is obliged to surrender the goods to the person presenting the receipt with demand for delivery. It may, however, be so made out as to make the goods deliverable only to a specified party or to his order.

A wise precaution on the warehouseman's part is to mark across the face of the receipt the words "Negotiable" or "Not negotiable."

The warehouseman's responsibility for care of goods entrusted to his keeping is exacting and is well defined in usage and law. It does not, however, carry liability as an insurer.

A bonded warehouse is one in which imported goods are stored without payment of duty. Bond is given for twice the amount of the duty. The goods while stored are *in bond*. If taken out for domestic sale, the duty is taken from the sum deposited when the goods were stored. If they are taken out for re-export, the duties are repaid, less 1 per cent.

Warehouse-to-warehouse insurance covers a shipment from the time it leaves the warehouse of the consigner until it is deposited in that of the consignee. A contract of cargo insurance may cover this with a warehouse-to-warehouse clause.

wasteland. In legal terminology, wasteland is land permitted to go unused in the midst of a well-settled and cultivated region.

Such land would include swamps and barren lands, unirrigated, undeveloped in any way. A sandy tract or bed of gravel being excavated would not be wasteland, but it might be so considered if not near enough to a market for sand or gravel to make digging profitable.

Wasteland may be reclaimed by operations making it fit for use, as by draining or irrigating.

waste products. Waste products are, as the name implies, the unusable matters left by a productive process in industry.

Science has led to conversion of many such substances into useful and valuable by-products of industry. Recovery of waste is one of

the fine achievements of modern industry. Sometimes, indeed, a by-product becomes more valuable than the original.

Aniline dyes as a by-product of gas making are a good example.

Coke, the making of which is now a major industry in itself, is also obtained as a by-product in the manufacture of illuminating gas. Large quantities of by-product coke are produced in Pennsylvania, with its great iron and steel industries.

water rights. Distinction between public and private rights in connection with underground and surface waters is a strange mixture of common sense and legal complications. The Federal Government has power of control over navigable waters. As a general principle, ownership of water of flowing streams does not exist. The owner of land through which a watercourse flows has the right to use the water, but he is prohibited, in general, from any action which would infringe upon the rights of landowners upstream and downstream, as by damming or converting the flow or polluting the stream. Each owner of streamside property is entitled to a natural flow of pure water, subject to the rights of upstream owners.

It is possible to sell the water of a stream and retain ownership of the bed, or to sell the bed of the stream as part of the land but retain ownership of the water.

In many Western States, mining, irrigation, and the watering of livestock have been governing factors in regulation of water rights.

Governmental interest is strong in watersheds from which city reservoirs are filled. Many States have commissions with authority to control use of the waters.

Stream pollution is forbidden by law, but the laws are all too frequently evaded. In Pennsylvania, many fine streams are loaded with factory wastes discharged into the upper reaches. That State and New Jersey turned the lower Delaware into something resembling an open sewer.

An owner is commonly considered to possess the right to collect drainage water on his land, or to dig a well, even should such action cut off or limit a neighboring owner's supply; but such action done with merely malicious intent is actionable.

Certain rights, as to cut ice on a pond, to take water from a spring, to dam a stream so as to overflow part of another's land, may be granted as easements on the land.

Seashore rights involve public and private interests. Both the nation and the State have control over coastal waters. They can protect the shores from erosion and regulate their commercial use, as for docks. In many seaside States, there is resentment over private ownership which excludes the public from bathing in the sea.

watercourse. In legal usage, a watercourse is more than a mere channel through which rain drains off. It is essentially a living stream.

A watercourse has a well-marked channel, a permanent bed.

The fact that a stream runs dry in time of drought does not affect its character as a watercourse. It may be fed by springs which sometimes fail, or by percolation through the soil; but if it has permanent rather than casual character, it is a watercourse, and the laws regulating riparian rights and water rights apply.

wealth. In common usage, the word wealth is employed to denote a person's possessions in toto. A man's wealth includes cash, securities, real estate, and chattels—all kinds of property. In political economy, it has a slightly different meaning, including all things that have economic usefulness. The wealth of a nation includes its natural resources as well as all the products of labor and the possessions of its people. The wealth of the United States is actually not a calculable quantity because it includes so many intangibles.

However, the census figures give information on national wealth, under such headings as real property, livestock, farm implements and machinery, machinery and tools used in industry, railroads and their rolling stock, and "all other forms." Thus tabulated, the census gave the national wealth as of 1938 as \$309,430,000,000. This grand total includes telegraph and telephone systems, waterworks, light and power plants, etc.

Per capita wealth in the United States, by States, is given as follows for 1937:

Alabama.....	\$1,056	Connecticut	\$3,127
Arizona	2,200	Delaware	3,011
Arkansas	803	District	
California.....	2,516	of Columbia	4,732
Colorado.....	2,084	Florida.....	1,347

wharfage. A charge for the privilege of mooring a ship to a wharf while cargo is taken aboard or discharged is called wharfage.

Such charges may be made for mooring on a shore where there is no built wharf, in many places, as at Pittsburgh along the Monongahela and Allegheny Rivers and down the Ohio, the shore of a navigable stream is called the *wharf*.

Commonly, rates for wharfage are fixed by law.

The owner of a wharf who deals with shippers is called a *wharfinger*. (In this word, the "g" is pronounced as "j," wharf'in-jer.) His charges have status as a lien on goods left on the wharf, and also on a vessel moored to it, if the wharfinger's claims include a charge for such mooring.

Such liens are matter for admiralty court action.

Pending settlement, the ship may be held in custody by a United States Marshal.

wills. A will, or last testament, is a document by which a person gives legal notice of the disposition he wishes to be made of his property after his death.

Persons mentally incompetent and those under age cannot make wills recognized by the law, though some States recognize wills by males of 18 and girls of 16.

In some States, a will made by an unmarried woman is considered nullified if she marries. In most of the States, a married woman may make a will.

A will not in writing but by word of mouth can be made by a person in active military service or by a sailor while at sea. This is called a *nuncupative will*.

It is commonly required that a will shall be signed in the presence of two or more witnesses, and signed by them. An illiterate person may sign by making his mark.

A will may validly be written in pencil or pen and ink, or type-written; one wholly in the testator's own hand is most easily proved.

It is customary, and in some States required, that the document contain a statement by the testator that he is drawing the instrument as his last will and testament.

Most wills contemplate immediate distribution of the estate, but when such distribution is to be postponed, as in hope of better

conditions for liquidation of securities, etc., a trustee is properly to be appointed, in addition to the usual naming of an executor.

The same person, or trust company, may properly be named as executor and trustee. An executor's duties are completed upon distribution of the estate; a trustee continues in its management until he deems the time ripe for liquidation and final settlement.

A bequest of real estate operates as a deed.

Personal effects not specifically disposed of in the will may be sold by the executor, and the proceeds of the sale go into the general estate.

Because of inheritance taxes, it is well for the testator to indicate whether he wishes them to be paid out of the general estate or apportioned among the legatees.

In most of the States, debts must be paid before bequests are fulfilled.

As a rule, it is sufficient for legal requirement that the intention of the testator be presented with legal competence and indisputable clearness; but certain forms have become well established in custom, and there are some strict legal requirements, so that where possible, it is always wise to have good legal advice in the making of a will.

Special care should be taken in making a will to replace an old one.

The testator should use every legal safeguard to make sure of his exact intention being understood, beyond challenge. This is especially true when the testator has what he considers good and sufficient reasons for disposing of his property in any unconventional manner.

If any change is to be made in a will once drawn, it should be done with particular care, as erasures and alterations arouse distrust. Frequently it is best to make a new will, replacing the old one in its entirety.

A will or codicil (addition or alteration) may be signed on a Sunday or holiday.

The best will is the simplest will possible in the circumstances. In many instances, it would have been better for all concerned, and would have better effected the testator's own wishes, had the person died intestate. The law of estates is sometimes more equitable than

a person's own provision for settlement of his property after his death.

See also *executor*.

woman's signature. The name of a married woman consists of her own given name with her husband's surname, as "Helen Smith." The best business signature for a married woman is her full maiden name (proper name and surname), followed by her married surname, thus: "Helen Robinson Smith." "Mrs. John Q. Smith" is a good business signature. "Helen Robinson (Mrs. John Q.) Smith" is standard usage. A married woman should have a signature which she always uses in business connections.

women in industrial employment. The coming of the machine age affected the work of women as much as that of men.

From primitive times, women have been engaged in the preparation of food and the making of clothing. Even in modern times their principal participation in the world's work runs along those lines. Women engage in the professional callings. Women are in business as executives. But the masses of woman workers still are found, in twentieth-century industry as in the Colonial days of America, in those occupations which come nearest to the making of the home and the maintenance of the family, in connection with elementary necessities of living.

In modern life, it is a commonplace observation that women do nine tenths of the spending. They buy the food and the clothes; they administer the household expenditure.

As in the early days of this nation women did the weaving, it is interesting to note that in this mechanized age, they still outnumber male workers in the cotton and clothing industries.

When the textile industries were developing in America, it was men who invented the machinery and developed the production of power, but women, formerly weaving by hand, went into the factories to run the looms.

Women's work in business has been brought to an even footing with that of men; the woman executive makes her own way in fair competition with men on a basis of ability to make a business show profits.

Labor, it seems, resents woman's intrusion only when business conditions are bad and employment difficult to obtain.

In the matter of control by legislation, the principal point has been the regulation of women's working hours. The work week has been humanely shortened, and nightwork by women in factories has been extensively reduced by State laws.

workmen's compensation. Employers' liability laws did not completely correct the evils of industrial accident losses. The courts continued to be influenced by old precedent. Contributory negligence was too frequently alleged. The old rule of assumption of risk retained its vitality, and if it favored anybody, it was not the injured employee who gained by it; he was supposed, in accepting employment, to accept its hazards of injury as part of his own personal venture. The old fellow-servant rule operated against him, barring him from compensation when his injury was due to the act or negligence of a fellow worker.

When new laws were passed, devised to protect workers against these harsh rules, many employers protected themselves by hiring only workers who were willing to sign away their rights to protection. Employers' liability insurance was instituted to indemnify employers when through legal action damages were imposed upon the employer. The new laws were simply inadequate to their fine purpose of protecting the workers. The remedy was found in the workmen's compensation laws passed by many States in the first quarter of the twentieth century.

In general, these laws provide a definite scale of compensation for fatal injury, accidents that result in total or partial disability of the worker, or specified injuries. The money is usually required to be paid in installments, like wages. The amount is proportioned to the earnings of the workman. If he is killed, the number of his dependents is taken into account.

Such legislation elevates labor far above its one-time status as a commodity, and humanizes the relations of employer and worker.

BUSINESS MANAGEMENT

In its elementary sense, business is the state of being busy: *business*. Then, business is a person's rightful concern, as in "attend to your own business." Next, it is a person's regular employment: "My business is carpentering; yours is selling real estate." Loosely, the word is used with no stronger sense than that of "affair," as "This is funny business."

Getting down to business (as we say), the dictionary then proceeds to tell us that business is a mercantile pursuit, the conduct of transactions in trade or commerce. A commercial or industrial enterprise is a business; a man may sell his business. In this use, the word means "plant" or "establishment."

Business, as we use the term, is the whole busy world of buying and selling. It extends all the way from the corner shop in the city or the general store in the country to the great department store. It is set apart from trades and professions; the carpenter and mason, the lawyer and doctor, are not in business as the term is commonly used.

In the structure of modern business, there are many fields, many departments in each field. There is manufacture; there is transportation; there is marketing, or selling—distribution. Business is the making of goods for consumer use, and the placement of those goods in the field of consumption. In the common acceptance and use of the word, a financier is not a businessman, although in the stricter sense, he is, because he buys and sells. His trading, however, is not exactly the same as that of the merchant.

Business covers a wide territory. It may be said to include the work of the shipping clerk, the accountant, the store clerk, the man on the road, the clerk at the store counter, and the executive at his desk, guiding and directing the army of workers. America has always been a business country; its merchandising and trading have been conducted on a gigantic scale befitting the great land in which we live.

John Wanamaker was one of our great businessmen, a merchant prince. Henry Ford has been a business giant from the time he

started making automobiles for the multitude. He is a leading industrialist, as a manufacturer and employer of workers; but he is also a businessman, seeking methods to market his product cheaply and effectively, and closely supervising its sales. We have had many great military commanders, in the army and the navy; many great statesmen; many architects and artists; many engineers. But the United States is also known for its keen, shrewd, and active men of business or trade.

Thousands of books about business have been written and published. They discuss business in all its phases: commercial, legal, industrial, economic, and so on. Business has a language of its own. It has a body of laws to govern it, protecting buyers and sellers alike. Patents are important in business; they protect the rights of inventors when the sellers begin to place the goods before the buying public. Business has its traditions, its heroes, its customs, its own ways, and its high ideals.

High ideals are capital for the businessman. Business is hard, yes; but it goes better when based upon true ideals of service and fair play. A businessman cannot afford to let an unscrupulous rival play upon his ideals; he must keep more dollars coming in than go out, or his business is not profitable—and profit is the essence of business. But a man in business must have a high sense of honor as well as of commercial values, and to back it, he must have *knowledge*.

"*Experientia docet*"—experience teaches. So said the ancient Romans, and the modern business executive echoes the phrase. But experience, especially that gained by the trial-and-error method, often proves costly both in time and money. Business knowledge, gained through careful study of the experiences of others, saves valuable time, prevents needless expense, and gives the businessman a clear-cut picture of what he can and cannot do with profit.

Take the legal aspect of business. Each party engaged in a transaction has his own rights, and they are all protected by law. Frequently, disputes can be settled amicably, but many times, too, recourse to the courts is necessary, to settle definite rights under the law of the land. The law represents the wisdom of legislators applied to situations which occur and recur over and over again. It represents the will of the state, supposedly representing the best interests of the public as frequently involved in the struggle for supremacy in a trade field. In such situations, the man who tries to

be his own lawyer is out of luck; as much so as would be a lawyer who tried to run a business. To each his specialty. Business law is a specialty, indeed. In fact, it isn't every lawyer who can handle business cases. When law is needed, the businessman should get himself a lawyer. He doesn't try to doctor himself in a serious illness. He doesn't perform surgical operations upon himself. He hires a specialist. And so it is in matters of law. A businessman should not let himself be frightened out of his rights, but when they need legal defense, that is precisely what they should have. A dollar spent in this way may be a thousand dollars gained in the conduct of the business.

But the businessman must know the details of business, its established principles and practices, its methods and standards. Guesswork will not do. A man's own ideas may be good, they may even be good enough to bring about, ultimately, revolutionary changes in the field of his activity. But if he doesn't *know*, and know scientifically, he cannot hope for success. Knowledge makes a man better on a small job; it fits him to go ahead to bigger things, and if he is to be an executive, a manager, a proprietor, he must have it. The man who guesses his way in business may get somewhere, but the process will be painfully slow and the road beset with obstacles.

Knowledge, as compared with experimental progress, develops many short cuts—saves wear and tear, and cuts wastes.

For those, either now engaged in business and seeking to fit themselves for advancement, and for those who stand at the gateway to this land of promise and have the will and the ability to work for self-education, it is essential that they acquaint themselves with the fundamentals of business management.

ORGANIZATION

When a salesman takes an order for goods—paper, furniture, watches, automobiles, clothing, kitchen utensils, building materials, structural steel, rails, or whatever it may be—he has done something that provides occupation for a host of other men. That sale starts the wheels rolling all along the line of business organization. It means work for the factory, work for the office, work for the shipping department. Incidentally, it means work for the trans-

portation companies, freight train, steamship, or truck. The whole business system is concerned.

System is the key word in the science of business.

System is organization, the matching of part with part so that all work together in one smooth process.

A business enterprise needs system and organization as does an army. A squad or a company is no better than its individual components, submitting to a discipline which welds them into a whole.

A regiment is the sum of its component companies or battalions, plus a certain added spirit of entity, the result not of mere association but of planning for co-operative action. A division or an army derives its strength from the smoothness and reliable operation of its organization.

Organizing is the bringing together of many units to produce harmonious and effective action. The human body is wonderful because of its organization of what might almost be called an infinity of cells arranged in a number of organs brought together in a complex system which still operates with an amazing simplicity, once the interrelation of the parts is understood.

The subject of business organization may be considered in two aspects or phases:

First, national organization.

Second, the organization of an individual business.

NATIONAL BUSINESS ORGANIZATION

Business develops along with social advancement.

In primitive societies, we have simple barter, exchange of goods for goods. An Indian, before the white man came to America, might have more bows and arrows than he needed for his own use. Another might have parched an oversupply of corn. A swap of bows and arrows for corn might easily and naturally be arranged.

In Colonial times in America, the white man himself did much bartering. Money was scarce. Quite commonly A would exchange what he had and B wanted for what B had and A wanted. It might be eggs for gunpowder, homespun textiles for a clock. Expertness in production of certain kinds of goods by hand led to concentration on such work, with pay in the form of other men's products.

Thus trading developed, and the seeds of industry were sown.

Then came the machine age, with its complication of relations between capital and labor. It opened the way naturally to the age of industrial organization.

That development ties up with the growth of cities, of transportation, and of communications, bringing new wants and needs and encouraging ventures in new ways of meeting the demand.

Production settled in large plants. Distribution spread their products over wide areas. Commercial banking and credit became increasingly necessary. Between the manufacturer and the merchant came the middleman and the broker.

Large enterprises, needing capital, raised it through sale of securities, giving investors a cut of profits.

New laws had to be passed to regulate the new world of business—a world in which machinery and paper are components hardly to be graded in importance.

With the creation of a new entity or personality in business, the corporation, and the concentration of capital, came an ever more bitter competition for the market, with trends toward elimination of the weak, new strength for the strong, and a trend toward monopoly.

Combinations for control of markets developed into monstrous trusts, and in the public interest these combinations, when found to be in restraint of trade, had to be broken up.

Along with the development of production—in later years, mass production—the business of selling underwent great changes.

The little country store found its field growing smaller and smaller as big stores developed in the cities, and rural dwellers were able to get to town with new ease and at little cost, thanks to the family flivver.

The general store at the crossroads set a pattern for the department store in the city—a hundred stores under one roof and one management.

New systems of selling came into being. In addition to the old setup of wholesaler, retailer, and jobber, commission houses and mail-order houses developed huge volumes of business.

Business in the United States, vast as it is, has no organization in the sense of a central planning agency of its own to regulate the activities of its parts and their relationship one to the others.

The nearest approach to such a central agency is, in fact, the

central, Federal Government, by which is meant, in this connection, the entire Federal establishment centering at Washington, but especially Congress which makes the laws to which business is subject.

There are trade bodies through which leaders in any line of business have contact with one another. There are conventions in which the leaders in an industry meet and exchange ideas.

But the fact is, as stated above, that the Federal Government is the one great power, aside from natural economic forces, that regulates American business and gives it anything like national organization.

Among the organizations that bring American businessmen and industrial leaders together for discussion of matters of common concern and a degree of what might be called internal regulation of a field of business or industry are such as these:

American Concrete Institute
American Iron and Steel Institute
American Paper and Pulp Association
Association of American Railroads
Association of American Soap and Glycerine Producers
Automobile Manufacturers Association
Business Men's Association, Inc.
Central Mercantile Association
Dry Goods Institute, Inc.
Foreign Trade Council
Industrial Conference Board
National Association of Cotton Manufacturers
National Association of Wool Manufacturers

National Association of Credit Men
National Association of Manufacturers
National Automobile Dealers Association
National Council of American Shipbuilders
National League of Wholesale Fresh Fruit and Vegetable Distributors
National Retail Dry Goods Association
National Retail Jewelers Association
Steel Founders' Society of America
Technical Association of the Pulp and Paper Industry

Political developments of the 1930's, the depression years, brought about relations between Washington and business such as

were not even dreamed of, noticed as American possibilities, in previous years when there was much talk about "government in business, and business in government." The Federal administration, introducing its planned economy, launched upon a program of legislation which Congress put through with almost automatic compliance to every project of the new executive leadership. What the preceding administration had called "rugged individualism" was under attack, under the new name of "economic royalists." The program was a blend of effort toward recovery and promotion of social reform. It had momentous impact with the structure of business at every point.

The National Recovery Administration, popularly known as NRA—first of a long series of alphabetically denominated agencies—set up in 1933, was introduced as the first step toward "a great co-operative movement throughout all industry." Contracts were sent to employers throughout the country, by the signing of which they were asked to commit themselves to support of the plan. Under the terms of the law, codes were provided, regulating not only wages and hours for the workers but conditions of manufacturing and distributing goods, and fixing prices. With much that was good, this effort to revive business contained many provisions that worked against its own purpose, and in May of 1935, the Supreme Court declared it unconstitutional, giving the Federal administration powers in excess of those granted to it by the Constitution. With its political aspects we have here no concern whatever; it is noted as part of the record of modern relations between government and business. It is important because of the fact, previously stated, that the organization of American business is largely subject to acts of government.

Another major item in the program as it affected business was the Wagner Labor Relations Act. The Agricultural Adjustment Administration, AAA; the Tennessee Valley Authority, TVA; the Securities Exchange Commission, SEC; and the Social Security Act were some of the points at which the New Deal affected the organization and operation of business and its relation to workers and the buying public. Congress appropriated \$500,000 for a committee to study monopoly. State corporations were created and established as permanent agencies of government; whether for good or bad is still an open question, but they involve momentous

consequences to the organization of American business and financing, as part of the life of the American people.

It is pertinent to present purposes to say that American business has been going through revolutionary processes, and that its future is such as to challenge the courage, patriotism, and skill of our businessmen and industrial leaders. Older men in business may be obdurately opposed to these changes, or too bewildered to see ahead with clearness. The younger men, men now in training for high executive position, will have tremendous opportunity to build to suit the America of tomorrow.

The scope of the changes in the relationship of business and government can in no way be more clearly set forth than in a listing of the newly created agencies of government supervision of private industry and operation of public machinery of trade and finance. A partial list of such agencies is given elsewhere in this book. In scanning this partial list, note the comprehensive coverage of the field of American business and industry.

INDIVIDUAL BUSINESS ORGANIZATION

There is a story told of two men handling shovels. A bystander addressed one of them. "What are you doing here?" he asked. "Digging a hole," the shoveler replied. A little farther on, the bystander asked the same question of the other shoveler. The reply was different: "I'm helping Jay Gould to build a railroad."

A greater interest and a greater sense of usefulness come from understanding the relationship of your job to the business of the firm you are working for and also to the business of the world.

The principles of business in general may seem complicated, but all business falls into a few major classifications, which may be easily remembered, and under which your own job will come. These are *manufacturing, producing, selling, and service.*

Kinds and Functions of Business

Manufacturing.—Manufacturers *make* things, either by machinery or by hand, from raw materials or from materials which have been previously manufactured. A manufacturer of automobile tires, for instance, buys rubber in its crude state and makes a finished product; while a clothing manufacturer buys the already woven material and fashions it into suits or dresses. As a rule, the

manufacturer sells his product wholesale, or in quantity, to dealers. They then sell it at retail, or in individual pieces, to the public. Often there are wholesale dealers, also known as *jobbers*, who act as intermediaries between the manufacturer and the dealer. See *Selling*

Producing—This classification includes such activities as farming, mining, stock raising, and dairying.

Selling.—This is the largest of all business classifications, and *merchants* constitute its largest group. It is the reason for all businesses. Merchandising ranges from the activities of the great department store to those of the street vendor. There are also *selling agencies*, which are organized as subsidiary companies to handle the whole output of manufacturers, and factors, or commission merchants who handle goods on commission. *Buying*, although it is an important part of business, is not treated as a classification, as it is but a preliminary to selling.

Service.—Communications and transportation cover the largest and most important service businesses. They include the sending of messages by telephone, telegraph, messenger, etc., and the transportation of passengers, mail, freight, and express by rail, motor, steamship, or airplane. Under service are also included advertising agencies, and all agencies that sell either skilled or unskilled labor. The professions are a form of service.

Business Setups

A large manufacturer of a breakfast food might have his business organized into the following general departments:

Production—embracing the buying of raw materials, their storage, processing, manufacture, and packaging.

Sales—covering advertising, selling, and distribution of the finished product.

Accounting—including billing, bookkeeping, collections, etc.

Financing—covering credits, notes, banking functions, and authority for disbursements.

Research—a department that has for its purposes the improvement of the product, the discovery of cheaper processes of manufacture, and the analysis of materials.

The same setup could be applied to any one of dozens of manufacturing businesses. Each division has its head; for instance:

Production—Vice-president in charge of production; or simply a Production Manager appointed to the position.

Sales—Vice-president in charge of sales; or a Sales Manager.

Accounting—Head Accountant, under Treasurer.

Financing—Treasurer.

Research—Production Manager.

The number of assistants, clerks, or workmen in these departments depends, of course, on the size and kind of factory. In small businesses, several functions are performed by the same person. In any case, all the heads of departments are responsible finally to the president or head of the firm, who, in turn, has a very definite responsibility to those who have invested their money in the business.

Under the division headed *Producing*, the organization would follow the same general plan. The farmer, miner, herder, or dairy farmer must produce something to sell; he must sell it; and he must keep his accounts in some form or other. He may be concerned in all these activities personally; or he may be a great corporation with specialists to handle each phase of the business.

Selling, in the majority of instances, is the most important part of any business. It involves producing, or buying, a commodity at a certain cost and exchanging it for an amount of money that will yield a profit if possible. If a business is to prosper, the difference between the production cost and the selling price must be sufficient to pay for the cost of doing business—rent, light, heat, salaries, office expense, and depreciation of various kinds—besides yielding a profit.

The sales manager, therefore, has an important and responsible job. In a large concern, he is the balance wheel of an intricate machine with many cogs. Among the cogs in the wheels of this machine are:

District sales managers	Dealers
Secretaries	Advertising men
Salesmen	Promotion men
Jobbers	Stock managers
More secretaries	

The sales manager also has a say in the matter of production, whether it should be increased or curtailed, how the goods should

be packaged, how they should be packed for shipment, and what discounts should be allowed to dealers. It is his concern that salesmen represent the firm with intelligence, enthusiasm, loyalty, and efficiency. He must have the ability to secure the co-operation of everyone with whom he works, besides the confidence of his superiors. He must develop new markets, revive dormant accounts, stimulate the salesmen to increase their sales.

The four principal kinds of selling are:

Over-the-counter—as in retail stores

House-to-house—when salesmen call at the home

Direct-by-mail—orders solicited and received by mail; selling from a catalogue mailed to prospective customers

Wholesale—largely through salesmen traveling from a central office to various parts of the country.

Whatever the kind, it is directed by a sales manager, who must be a specialist in that particular form of selling. The general principles are the same in each case, but the special problems that arise may have large differences.

Selling Service

When you send your linen to a laundry, you are buying service. If you hire a man to wash your windows, clean your rugs, remove the carbon from your motor, or give you singing lessons, you are buying service. Many of our greatest industries have made their millions by selling service, so that organization for it can be intricate—as in the case of a railroad—or of the utmost simplicity—as with the man you hire to wash your windows. The large number of service businesses proves that while what they sell is abstract, it is far from valueless. As witness:

A university sells education.

A railroad sells transportation.

A movie producer sells entertainment.

A laundry sells cleanliness.

A barber sells neatness.

MANAGEMENT

Great modern developments in machinery and in the system of credit whereby nation-wide industry is financed are matched by the

modern science of management. The change may not be as perceptible to the casual eye, but it is equally real and quite as extensive.

Management is organization plus direction.

Good management brings many parts of a great industrial machine into harmonious operation. It avoids waste motion. It keeps the wheels lubricated and running quietly. The more effective it is, the less visible it is. Management that invites attention to itself is seldom at a high point of efficiency. A well-managed plant is hardly conscious of being managed.

Direction is the guidance of motion and energy toward the accomplishment of a desired end.

Some managers make a great show of activity. They have a finger in every pie. Nothing must be done without their personal official okay.

A good manager organizes his forces so well that they constitute a highly efficient machine, seemingly endowed with ability to run itself. But let the engineer cease watching the machine, and it will run down. Let the quiet, unobtrusive manager relinquish his control, and the office machine slows up.

The manager is the great co-ordinator. He is systematic, but he does not make an idol of system. He has firmly set ideas of the general principle of management, but in the nature of his employment, he is open-minded and ready to change details of his system when it is shown that the result of change would be beneficial to the whole system. The restless manager who alters some detail of his organization without first checking scientifically on the effect upon other parts of the system is not a destroyer but a creator of waste.

The able and efficient office manager is constantly making tests. He actually measures the relative speeds of different methods of handling the office's work. If he orders a set of filing cabinets moved, it is because he has worked out a formula based upon every relation of those cabinets to all the different parts of the business. If he rearranges the desks, it is because he has made a scientific study of the routing of office work, and sees where time and motion may be saved, the quiet and efficiency of the room increased.

If this manager were running the office of a publishing house, he would not say, "Here we are specializing in our circulars, tellin

chemists about our chemistry books, professors of history about our history books, and so on. Now, we are going to make a change. We are going to tell the chemists about our chemistry books very briefly, though of course completely—they will not need much ballyhoo about books in their own line. Then we shall tell them about our history books, our art books, and present them to the chemists as valuable culture reading."

The manager does not issue an order that all the old circulars be thrown away and new ones made along these new lines.

He keeps right on sending out the old-style circulars—with frequent trial flights of the new ones. He orders reports of returns placed on his desk. He studies the reports, analyzes the figures—and learns by actual mathematical tests which kind of circular actually does sell the biggest number of books.

The office manager constantly studies the handling of mail, incoming and outgoing. He studies the work of filing—and examines most critically the methods of making all information available to the different executives. He devises a system of cross reference that enables any executive to call for a letter of which a single part concerns him—and of checking on the lending of letters so as to make sure that all return, in due time, to their proper places in the permanent files.

The office manager knows which kinds of pencil, or paper, or typewriter ribbon, give best results, considering cost, wearing quality, legibility of copy—every kind of test is applied. Results are weighed and measured. Nothing is guessed at. Even the dictates of common sense are held subject to test—mathematical, scientific test.

The manager of a whole big business has to be both a specialist and a generalizer, in the sense that a co-ordinator must know all about all the parts of the machine he runs. The departments or divisions may be highly specialized and need to be headed by specialists; but in these, the foremen and superintendents are like generals commanding regiments and divisions, while the field marshal or manager commands them all, as a unified force.

Thus the manager needs to be an engineer. But more than all else he must be the co-ordinator.

The general manager must be in touch with all departments of the plant's work. He must have the confidence of the foremen and

superintendents—and must have equal confidence in them. He and they work out together the problems of the departments, but he alone has the final word on the relations of each and all to the other parts of the business; to those who finance it and share its profits; to the directors, the stockholders, and the executives.

He it is who stands between the shop and the buyers of raw materials to be worked, and again, between the offices and the field staff of salesmen who develop the market. He is the key man in problems of shipping, receiving, storing materials and goods. There may be specialists in all these lines, but they all center about the general manager—and so do the specialists in law, labor, finance.

Smaller plants do not have all these specialists, nor do they have so many department managers. But as the plant grows, the need of this centralized authority increases. Its executives should be looking ahead, studying the nature of their business, analyzing situations to learn whether it needs unskilled workers or specialists, or what combination of the two. Such studies will almost certainly confirm them in the belief that modern scientific management is absolutely indispensable in modern large-scale production.

The best system is to have a general manager shaping the concern's policies, with skilled and co-operative departmental managers to administer their departments in detail in such a way as to promote success of the general policies.

LOCATION

In the *New York Times* of February 18, 1940, first-page placement was given to an article headed *Jersey Is Winning New York Industry*. The gist of the article is given in this, the opening paragraph: "During the recent years in which there has been an exodus of industry from New York City and State because of high taxes, labor conditions, and other factors, the neighboring State of New Jersey steadily has been winning new industries from New York and other States."

This statement, at least so far as it relates to expansion of industry in New Jersey, is particularized by figures given out by the New Jersey Commissioner of Labor. He said that in the four years 1936-1939, inclusive, 5,582 new concerns had registered with his department. They employed a total of 84,909 workers. It is to be noted that these figures include not only establishments actually

moving in from other States, but new enterprises and branch plants set up by firms having central establishments in other States.

The managing director of the New Jersey Council, an organization created by the State to promote its industrial development, said that not quite half of the companies moving in from other States came from New York and Pennsylvania; the others, from Ohio, Michigan, Illinois, and Massachusetts, in that order.

This advancement of New Jersey industry, said the Trenton-dated dispatch, was not due to natural causes or good luck, but was the result of a carefully planned and energetically executed campaign. The campaign was based upon such inducements as these: (1) Absence of any income tax by the State, on corporations or individuals; (2) Friendly relations between capital and labor; (3) Special inducements to companies dissatisfied with their location, such as readiness of the State Government to help in adjusting grievances against local taxing authorities; (4) Comparatively low power rates; (5) Availability of low-cost land for development.

The next step in this campaign, as announced by the Commissioner, will be to develop a plan for financing new enterprise. Smaller companies wishing to expand, but with reserves depleted through operation of the Federal undistributed profits tax, will be helped out of their difficulties by the financial institutions of the State. Such assistance will, of course, be conditioned upon presentation of satisfactory evidence of sound management and good earnings.

New Jersey's State Council is a noteworthy form of public activity in support of business. Its board of directors includes the heads of departments of the State Government, also the heads of the State Chamber of Commerce and the Real Estate Board, with representatives of the Grange, the State Farm Bureau, the Hotel Association, the newspapermen, and the women's clubs. The Council's work is patterned after that of the New England Council.

The *Times* reporter who wrote this article from Trenton said the Governor assured him that this development had been conducted with full regard for the rights and the welfare of workers, and that officers of the Federation of Labor and the C.I.O. endorsed the statement. *The State has a minimum-wage law.*

Labor Commissioner Maddux told the reporter that the State

has discouraged some concerns from locating within it, and declares in its advertising matter that it wants no sweatshop conditions, and does not encourage localities to offer such inducements as exemption from taxes, free rent, or moving expenses.

New Jersey has one special advantage to urge upon its prospective industrial newcomers, its strategic location between New York and Philadelphia. This has value for those who seek to promote industrial development elsewhere, in that it demonstrates the advantages of location and suggests that a State may gain much through intelligent advertising of what it has to offer. Cheap power, good water transportation, or specially good railroad service—facilities for shipment—or special markets for certain classes of goods should be played up.

So far we have viewed the situation from a single slant or angle: that of one State's experience. It is true that not a few industries have moved eastward instead of westward from New York; into Connecticut, for example. Special considerations rule in individual instances. A trend must not be exaggerated into a tidal wave of change.

It is altogether likely that taxation and labor conditions, while playing some part in the New York City situation, still are less potent factors than the condition of overcrowding. Industry, in seeking solution for its problem of location, must consider the well-being of the worker, quite apart from conditions in the plant itself. Probably workers have easier access to the plants in New Jersey than in New York. Possibly, too, they enjoy cheaper rents for desirable housing.

Similar considerations apply to Philadelphia. Bounded on the east by the Delaware, Philadelphia has filled up so solidly and so far back from the river that many workers in the city find it advantageous to live on the Jersey side. As the number of these workers increases, there develops, naturally, a growing tendency for the plant to follow the movement of its employees.

This newspaper article from Trenton was enlightening in the matter of industrial location. There are many factors to be considered, weighed, and reduced to a balance that will ensure best results: accessibility to raw materials and also to markets for the finished goods; availability of labor, emphasizing accessibility of plant from workers' homes; local taxation; attitude of local and

State governments toward industrial enterprise; opportunities for acquisition of new land as needed for expansion of plant.

The fate and fortunes of a new industrial project, hoping and planning for expansion, depend upon many factors and conditions, such as organization, financial backing, usefulness of product to the public or a well-defined part of it. But first of all comes the problem of location, and it is by no means a simple one. Good location is the first step; it has the same relation to the future of the business that good soil has to the prospect of a profitable crop.

The plant that is planted right will grow.

A man starting a business of his own on a small scale is apt to locate more or less by chance. He places his plant near his home, in familiar surroundings, where he knows the people and their ways. Later, if the business thrives and prospers, a new plant becomes necessary, more workers must be hired, more raw materials must be brought in, and more finished goods sent out. Thus the adventurer, if he makes good, soon confronts the major problems of location; namely, access to cheap power, ease of enlisting labor, and good facilities of transportation.

Modern methods, especially those of mass production, emphasize the need of bringing all these considerations together to make a pattern for the enterprise.

One of the best tests of business foresight and acumen is that which is posed in the selection of a location for a new business. The venturer hopes to see his business expand. It is always wise to look ahead and plan for the future. Sometimes adjoining land can be bought cheap enough to be held until the time for expansion comes. It might even be possible to put the land to productive use, as in the form of vegetable plots for the workers in the plant to cultivate.

There has been a marked tendency in recent years to get away from the congested factory districts of earlier industrialism. The workers want better living conditions, and employers see that it is to their own interest to have their wage earners living happily and comfortably. The workers who want respectable living quarters, not mere barracks, are the best workers, the most intelligent, and the most faithful workers. Therefore, it pays to include, in the planning of a business, consideration of the workers' living con-

ditions. Can they reach the plant easily? Can they live near the plant and have air and sunshine for their off hours, and space for their children to play in? Are there good schools, churches, places of entertainment near by? Not idealism, but sound business principles prompt the wise businessman to consider these factors in his tussle with the problem of selecting a location. This is all in keeping with the modern idea of locating plants elsewhere than in a congested industrial center.

In deciding upon a location, it is well to take the long look ahead. The man who has faith in himself *plans to grow*.

LAYOUT OF THE PLANT IS VITALLY IMPORTANT

A factory is a microcosm, a little world in itself. It can be an orderly world, or a place of chaos and confusion. Plant engineering is a modern science. It analyzes the nature of the work, classifies processes, reduces all to system. It avoids waste of motion. It studies ways and means to promote smooth flow of effort, to make every motion count in direct approach to a desired end. It has no use for haphazard ways. It aims at reduction of costs to a minimum, so that the margin of profit may be higher.

Modern competition is so severe that no item is too small to be considered unimportant. Business is geared high. The exigencies of modern business tend to humanize it. Dark factories do not produce goods as well lighted work floors do. A worker who wonders all day if the floor is going to cave in under his machine does not work as well as one who knows he is working in a safe building. Good sanitation promotes the health of the workers, and healthy workers produce more than sick ones, making more profit for the business and better wages for themselves.

The fundamental consideration in laying out a plant, aside from these considerations of employees' welfare, is that of *routing*. Work that zigzags its way through a plant is expensive work, time-wasting work, work that uses ten motions to do what should be accomplished in one.

In the early days of American industrialism, plants—like Topsy—"just grewed." They were too busy growing to stop and work out plans for directing the growth of the plant. Enterprisers studied the growth of profits, but growth of the plant was actually a hap-

hazard affair. As the business grew, new plant units were added, without an approach to the modern method of co-ordinating all parts of the great machine.

Capital, management, and labor are associated in every industrial enterprise. Supplies, markets, and middlemen are exterior factors. Within the plant, there must be offices for executives, and a plant for the actual work of producing goods for sale. That plant represents this essential process: materials coming in, finished goods going out. Between the entrance and the exit lies a busy world of work. Stage by stage the work progresses. Obviously, the more smoothly one step in the long and complicated process blends into the next step, the more swift the flow, and the greater the bulk of products—the more goods to be marketed, the more profits to be made. Office management and centralization of sales efforts are to be considered later; for the moment, concentrate upon the actual productive (mechanical) plant layout.

Naturally, there must first be an easy approach to the plant for the materials that are to be worked into salable goods. This means either a spur from the railroad, making it possible to unload freight at the door, or a way for auto-trucks carrying the materials from the railroad freight yard. Here we have both a starting point and an exit, because the finished goods go out the same way the raw materials come in. The materials come in—and there must be storerooms to hold them until they are used. There should be storerooms to hold the finished goods awaiting shipment.

From the receiving storeroom, the materials go down the line, to be tooled one way and another until the process is completed and the finished article moves to its own temporary stopping place at the railroad siding or truck platforms.

It may be that the materials go over a widespread floor, in what may be called a horizontal process; or the factory may be arranged in two or more stories, and in successive stages, the work may be carried up and then down again by means of elevators. In any case, the process is the same: movement from the receiving point to the shipping point. And all along that line are opportunities for display of our vaunted American genius at management. The man at the machine receives the materials upon which he is to work, possibly by means of a truck on a track, or it may be by means of a basket hung on and traveling along a wire. Whatever the detail,

the engineer's problem is to lay the plant out in such a way that orderly progress is assured, without any backtrailing.

Along the line there may be stations where materials are tested. Of course, it makes a difference whether the work is heavy milling as of ores, the handling of metal parts, or weaving textiles. The progress of an automobile down the line to its final assemblage is a fascinating sight in modern industry—a marvel of organization and smooth flow from one stage to the next stage of manufacture. It is fascinating also to watch the flow of work in a well-planned and well-regulated print shop—the conservation of energy, the skillful planning of step after step, the perfection of planning, the dignity of design.

Here we see the beating heart of the modern system of manufacture and business. Unseen, but distinctly felt, is the system of credit on which business is run; beyond the factory doors lies a wide and busy world of paper work. Here we have concentrated processes of production working for a widespread market. Here we see the harnessed giant of Power serving the millions of consumers—the farmer buys cars, trucks, tractors; the army needs automotive transportation; the rich man wants his luxury car. Cars by the million come down off the line—and then the business of selling begins.

The first step is manufacture; the next, is business.

OFFICE ORGANIZATION STANDS BACK OF THE PLANT

Mechanical progress is not the whole story of American industry and business. Along with the perfection of machines and the mechanization of industry came great developments in the forms of business, especially the corporation, and of financing and business administration. Actually, a whole new body of laws was needed, and was enacted: the antitrust laws, controlling monopolistic tendencies. And a new financial system was created, with its stock exchanges, its methods of providing credit. Furthermore, new methods of selling came into existence.

The central office that stands back of the industrial plant must administer the plant, buy the raw materials, attend to transportation, and get the finished goods into the market. It has to attend to the buying and maintenance of machinery, the hiring of labor, the finding of credit, and the placement of the product.

There must be a personnel office, to do the hiring.

There must, of course, be a buying department, to purchase the materials of manufacture.

There must be specialists in charge of financing, obtaining credit, and testing the credit of buyers of the firm's product.

Someone must take charge of the storage of goods, and of the movement of supplies inward and of the final product outward.

There is need of a legal department, to take care of all procedure at law. Not only will there be disputes over the terms of contracts, there will always be need of interpreting the laws of the State as they apply to the business, and the laws of interstate commerce.

Someone must have authoritative charge of transportation; must know how freight is handled, how shipments should be routed.

Then, there must be central departments of advertising and of selling.

The superintendent of the plant and machinery must have an office and a staff.

In a major industrial organization, the financial force is quite likely to be far removed from the plant itself. It is probably located in the nearest metropolis; perhaps in New York. Here the directors meet. Here the president and vice-presidents have their suites of offices. And here the treasurer and the auditor render their important services.

But the actual administrative officers and the departmental executives must have closer touch with the busy world of workers and machines.

In the offices, as in the shop, the routing of work is vastly important. Where there is much running back and forth, the air of activity is misleading; there is waste motion, crossing of lines, duplication of effort with impairment of results.

In planning office accommodations, it is wise to bear in mind the possible needs of the future as the business grows. Offices never should be crowded. Best results are not achieved by workers in a huddle. Desks should be far enough apart to permit those who must move about to do so without joggling the desk or inconveniencing the worker at it.

There are two major divisions in the office staff: first, those whose work calls for no direct contact with the shop; second, those whose functions are distinctly intermediate between the front office and

the mechanical plant. They should be placed with heed to their relations to the flow of business.

Of these divisions, the first has its contacts chiefly with the outside public; the second, with the superintendents and foremen in the factory. But each must have good liaison with all the others; some crisscrossing of lines of communication is inevitable.

Ease of communication is one of the qualities of a well-organized office system. There was something very human and rather cheery in the old-fashioned way of having office boys going up and down carrying messages and papers from one executive to another; ransacking the files and calling for help in locating a much-wanted letter. But the modern way is different. Where boys do go back and forth on errands, they are apt to go on a schedule as regular as that of the postman, and over a fixed route.

Mechanical means of communication are expensive, but frequently prove a most profitable investment.

It is not namby-pamby or sissified, but simple good business, to provide comfortable accommodations for visitors waiting to state their business and be admitted to the office of the executive with whom it must be discussed. A gracious reception establishes good will.

Modern offices match the modern mechanical plant in improvement over the old, easygoing, ill-organized methods of operation.

Good lighting is a good investment. Workers straining their eyes in a poorly lighted room are nervous; the fatigue point comes sooner. The quantity of their work may be kept up through intense application, but it suffers in quality—inevitably. The importance of good ventilation is also better understood than formerly, and modern construction methods provide for it.

Standardized equipment throughout an office or set of offices is eminently desirable; in planning, this should be borne in mind, and the various kinds of chairs and tables, desks and filing cabinets should be carefully studied, with regard for the special needs of the business.

A good office manager never lets his people suffer from lack of necessary supplies. He, too, uses a scientific system; he avoids waste—and not merely waste of materials, but the more important waste of nervous energy that goes with inadequate supply of working essentials. A fussy manager is himself a source of the very

waste it is his principal function to prevent. A good worker conserves supplies and avoids waste, because he or she shares in a sense of responsibility for the welfare of the business; but a little waste of paper or pencils is a small price to pay for smooth, even-tempered work. Petty annoyances which accumulate may turn into a serious loss in time and nerves.

In modern office management, the system of blanks and forms used in and among the departments is important. There should be records of everything, from a requisition for typewriter ribbons to a major selling campaign. These records should be in simplest form, giving the desired information without waste of words; they should be accessible, locatable on a moment's notice; and they should be co-ordinated for use in whatever department may wish to refer to them, and arranged and filed in such a way that all items related to any one matter may be quickly assembled—and, after use, redistributed to their proper individual places. Scientific management has here a specialty worthy of its best powers.

The offices do the paper work of the business. Complete systematization is an imperative need. Executives must have at hand, at a moment's notice, material needed for the making of reports; data from which to make a decision in some newly arising situation; records on which points of customers' credit standing can be settled quickly, without guesswork and with finality. Departmental heads must have complete pictures of the workers' performance; hard facts and cold figures of costs and production, of time and wages, of transportation, of all branches of selling, of distribution, state of markets, and so on. In modern business, even what we like to call "a stroke of genius" almost invariably roots back in these routine studies and records.

CHOOSING A CAREER AND GETTING A JOB

A WORD TO THOSE WHO PLAN BUSINESS CAREERS

Many roads lead into the world of business. The young person seeking entrance into that thronged and busy land does not ordinarily choose one gateway rather than another.

Once the decision has been made whether one is to engage in business and is not to be a mechanic, a merchant, a teacher, or a professional person, it is quite true that one way in is just about as good as another.

Frequently, one's planning goes awry, proves futile, opens no avenue toward a dreamed-of goal—and some mere chance of the day dictates a course of action. One of the doors at which you had not looked swings open, while those at which you knocked remain closed.

You may call at a hundred offices, answer dozens of *Help Wanted* advertisements, without making a connection—and then all of a sudden and from some utterly unthought-of quarter you receive an invitation to come in, hang up your hat, and go to work.

Fortunate indeed is the high school or college graduate who knows exactly what he or she wants to be and do. Everything then can be estimated with attainment of the goal in mind. Things that work toward the stated end can be promoted, and those that do not can be weighed and measured with a view to their value as incidental steps in the planned progress.

But comparatively few high school or college graduates do know definitely what they want to do as a life work. With most, the story begins and ends with the desire, the necessity of making a living, the best living one can make with his or her inborn abilities and cultivated qualities.

Two conclusions are to be drawn from this fact:

First, once the major decision is made that a business career is to be followed, the way into the business world is actually not as important as the fact of getting in, somehow, anyhow.

Second, from the very moment of entrance into the world of business, there should be constant effort to set a goal and direct one's course on the straightest possible line toward it.

The young person's first momentous decision, after getting a start, is likely to be that between standing pat and making a change in employment. Is it opportunity that knocks at your door—or temptation? Does the change offer immediate advancement without a further future, or does it open a way to continuous progress?

There is an old story about James J. Corbett, the boxer. When he was a young fellow and talked about leaving home to make his own way in the world, they say his father admonished him: "You know, Jim, the rolling stone gathers no moss."

And Jim is said to have made this quick-witted reply: "Sure, Dad—but you know, it's the roving bee that gets the honey!"

There's always one proverb to set off another, and that, no doubt, is due to the fact that all life is full of double possibilities.

Some young men go into office work at \$30 a week, change over to another job in another office paying \$32, and keep on making these piffling changes until they are getting \$35 or \$40 a week—and then they stick, because they haven't learned any new tricks.

On the other hand, some move over from a pretty good job to one that pays less, because the second job offers definite opportunity for advancement.

It pays to take the long look ahead—but the young worker needs clear vision and sure judgment.

Yet, nobody's judgment is infallible. We cannot read the future. We are not prophets.

The time to make your mistakes is when you are young, because then you have time to correct them. The older man cannot afford to make a bad decision—and that, no doubt, is the reason why young men take risks and old men shun them.

In fact, the beginner, if he is made of the right stuff, learns more by his mistakes than in any other way. He not only refuses to make the same mistake again, but he learns by one mistake to perceive the possibilities of mistake all along the line.

This, of course, does not mean that it is wise to make mistakes for their educational value; but it does mean that the beginner in business must seek and find education in every experience.

And this applies to the matter of choosing one's line.

It is true that business is business, and all business has certain underlying principles. But it makes a difference to most persons whether they are applying their knowledge of business principles

to something in which they are interested or to something for which they have no personal liking.

A mechanic makes these choices naturally. One has a keen interest in everything electrical. Another likes to work in stone, and becomes a mason. A third loves the smell of sawed wood, and he becomes a carpenter or cabinetmaker.

One man likes leather. Another thrills to the feel of different qualities of paper. Still another is fascinated by weaves of cloth.

A born salesman may be able to sell anything, but he will sell more of a line in which he has a personal interest than in one from which he gets no "kick."

The automobile salesman, the book salesman, and the furniture salesman all work toward the same end of interesting a prospect to the buying point, but they all travel quite different roads to the dotted line.

Therefore, as far as may be possible, the young business person should strive, after getting a foothold in the land of business, to win a place in that particular region in which the scenery suits him best.

Determination whether this special interest is permanent or merely momentary is important. Some experimenting in different kinds of business is good, exactly because it helps in making this determination.

That man is happiest in his business who is deeply devoted to it. One man thrills to the sight of new cars coming down the assembly line; another dreams of improvement in communications, and telegraphy by wire or radio brings out the finest powers of his mind.

What the beginner in business particularly needs is to learn to make judgments calmly, not impulsively; to be ruled by reason, not by moods. Some big strokes of business are made on what seems like inspiration rather than reflection; but even in such situations, the inspiration of the trained man of business is nothing but a swift condensation and concentration of long study and the experience of years.

One point in which the experienced man of business differs from the beginner is the knowledge that where one advantage may possibly be lost through taking time for reflection, a dozen will be gained that would have been lost as a result of hasty action.

The businessman's swiftness of decision is not a matter of flash, but the result of the trained mind's ability to see a situation in its entirety and to discard the nonessentials without wavering. If the beginner knows how the trained man makes his decisions, he will be the better able to make his own so that they may work out right.

Do not make your decision too hastily. Do not dillydally, either. Be courageous—but not rash. Be strong—but be SURE.

The practical advice to young people about to enter business is: Take the best that offers, for the sake of getting a start. Use every bit of experience that comes your way as education.

Don't be afraid to experiment—but do your experimenting wisely. Try to fit the multitude of pieces into a pattern. Act on judgment, not impulse. Don't be afraid to ask questions—but don't strain your friends' patience by asking foolish questions.

Talk with businessmen whenever opportunity offers. See if you can get them to tell you some of the whys and wherefores of their own careers. Don't hesitate, because it is quite likely that they will learn as much from it as you will.

To sum it all up: First, get into business—any kind of business; then, experiment—take chances, not wildly, recklessly, but using your judgment; finally, try to get into a line of business that you really like more than other lines, and go into it wholeheartedly.

What you take out is always in proportion to what you put in. Give—then take. If you make your choice wisely, you will not drift with a tide, you will make your own way. Choose the business in which you can give most, and it will almost certainly prove to be the business from which you can get most.

HOW TO GET A JOB

For young people today who are not members of the Armed Services, the problem of getting a job is comparatively simple. While the 1930's brought about a great change in the economic situation of this country—a time when jobs were scarce and hard to get—the early 1940's have seen only war, and a consequent increase in production and employment. When there are more jobs open than workers to fill them, the employer lowers his standards and requirements. Yet, for those individuals desirous of obtaining lasting jobs which will benefit them not only now, but in later years, it is still true that they must prove themselves capable of:

1. Assuming responsibility.
2. Taking a keen interest in the business.
3. Putting forth a greater effort than is required of them.
4. Doing everything within their power for the interests of the firm.

Walter P. Chrysler, who became head of one of the largest automobile companies in the country, not many years ago was a railroad-shop employee working at 30 cents an hour.

Walter S. Gifford, who rose to be president of the American Telephone and Telegraph Company, was at one time a payroll clerk.

David Sarnoff, at the age of nine, traveled to these shores in the steerage, unable to speak English. At 32, he became general manager of the Radio Corporation of America; later, its president.

Harry Gordon Selfridge was a hundle wrapping boy in the great store of Marshall Field. At 30 years of age, he was a partner of this merchant prince, and later crossed the ocean to a strange land and founded the world-famous department store of Selfridge and Company, Ltd.

The pages of America's mercantile and industrial history are filled with just such success stories, stories of men and women, full of determination and grit, who refused to be downed by hard times and unfavorable conditions. Robert Fulton, Thomas Edison, the Wright Brothers, Eli Whitney, Henry Ford—these are just a few who accomplished the seemingly impossible.

§ 1—Mental Attitude

Most persons being interviewed on application for employment show their lack of poise, their nervousness, and uncertainty. What would you think as an employer if three out of every five girls you interviewed for a position as secretary-stenographer expressed more interest in the hours they would be obliged to work; what time they would get off Saturdays; how difficult the work would be; what make typewriter they would use; how soon they would get a raise—rather than attempting to sell themselves to you as competent and valuable employees?

No employer is going to drop a position into your lap or force one on you. If you appear either (1) *indifferent* or (2) *too exacting* at the interview, you can rest assured that the employer will pass

you by in favor of an applicant who shows a genuine interest in the opportunity that is being made available.

Ask eight out of ten unemployed men and women what positions they would most prefer, if they had their choice, and you will find that they cannot give you a definite answer. Far too many people are rolling stones and give little thought to their futures. That is the chief reason why so many unemployed men and women do not know where to turn or what to do upon losing their positions. The most important problem in the life of any man or woman is that of a future. Therefore—

Decide as early as possible what you want to be, what work you intend to follow, and then do everything in your power to advance yourself in that particular field. Many people have missed out on getting positions because they answered to the question, "Just what work do you want to do; what is your ultimate objective," by replying:

"I am willing to take any old job."

"All I am looking for is an opportunity."

"I think I would make a pretty good salesman."

"I have never been trained for any particular job."

"I can do 'most any sort of clerical work."

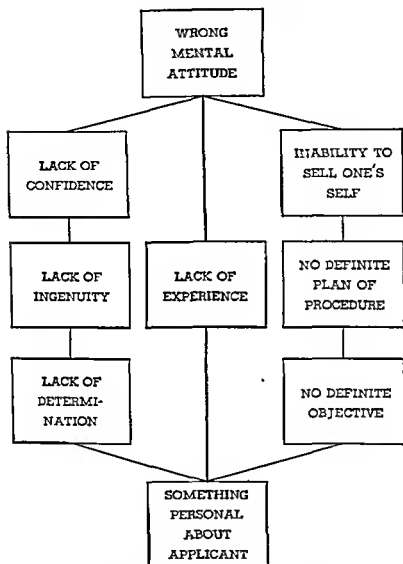
If you have no aim in life, you can hardly expect an employer to make up your mind for you. Select the type of work for which you honestly feel you are best qualified. Select work in which you are genuinely, enthusiastically interested—then give it your best efforts and undivided attention.

Not one out of ten applicants has the slightest conception of how actually to *sell* his abilities to others.

Few applicants seeking a position seem to realize that services are *sold* in very much the same manner as merchandise; that is, on the basis of their worth to the buyer (employer).

Whether you realize it or not, you are a salesman because you have something definite to sell—yourself and your services.

The degree of success with which you meet in obtaining profitable employment depends largely upon your ability to apply the principles of personal salesmanship in selling your own services. You may possess a great amount of ability, be an industrious and conscientious worker, but unless you are able to convince a prospective employer of these facts, your talents will go begging.



Why the Average Unemployed Person Fails to Get a Job

Compare the selling process that every salesman must go through in order to complete a sale satisfactorily with that of an unemployed person seeking a position. The necessary steps are as follows:

THE SALESMAN**1**

The salesman must know all about his product; what it is made of; how it is used; and what it will do for a prospective purchaser

2

The salesman must know where his potential market is for his product; who will be his most likely prospects.

3

The salesman must learn the name and position of the individual who does the purchasing for the concerns he intends to call upon.

4

A good salesman attempts to secure preinformation, before calling, about the company and the person he desires to sell, in order that he may plan an intelligent approach.

5

A good salesman knows how to overcome all obstacles in getting in to see his prospect. His opening remarks are so worded as to immediately secure the prospect's attention and interest.

YOURSELF**1**

You must decide upon what work you are best fitted for. Prepare a sales talk concerning your qualifications that will be of interest to an employer.

2

You must decide (depending upon your qualifications) what type of employer would be most interested in securing your services.

3

You must find out in advance (whenever possible) the name of the person you wish to interview, as well as the department over which he has charge.

4

You, too, should attempt to get as much advance information as possible about a company that you desire to become associated with, so that you will know the right avenue of approach when applying for a job.

5

By not asking for a job—but offering a real service that you can render, knowing in advance the right party you can see, and not accepting the first refusal, you, too, will be granted the opportunity of delivering your sales talk.

6

A salesman's sales talk about his product must be interesting; appeal to a prospect's "buying motive," so that he creates a desire of ownership upon the part of the prospect.

7

A salesman realizes that before he can get an order he must convince the prospect that he is making a wise investment. He has a ready answer to any objections or doubts, and generally has written proof of every statement he has made. This phase of a sale is called "Creating Confidence."

8

Closing the sale—getting the actual order—is considered one of the most difficult steps in the sales process. But to an experienced salesman who has handled the interview correctly—the securing of an order is a natural sequence to his sales presentation. He has enough reserve ammunition—additional sales points—to forestall any feeling of uncertainty or last-minute objections.

6

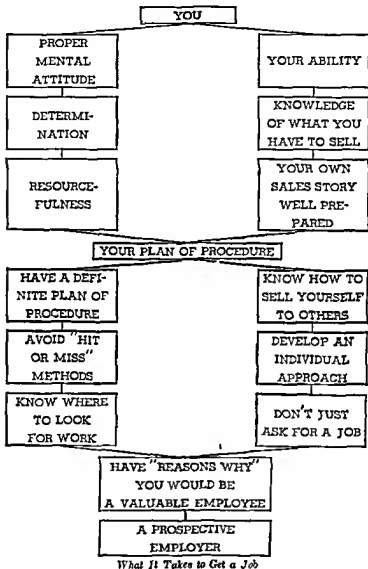
Appealing to the "hiring urge" of an employer by stating *what you can do for him*; why it would be to his firm's best interest to employ you, you create a desire upon the part of the employer to have you as a member of his personnel.

7

You, too, must create confidence upon the part of the employer by your manner and definite statements. It is always wise to carry letters of reference from former employers as to your ability and integrity, as well as actual samples of your work whenever feasible.

8

Securing a position today is not the heartbreaking task it is in times of depression, yet when it comes to getting a really good job, many people still meet disappointment. They hesitate in forcing a situation in fear that they will lose the opportunity entirely. However, if an employer agrees that your qualifications are acceptable, you should appeal strongly to the time-saving element in forcing him to make a decision. Don't accept an "I'll let you know" answer. Have definite reasons as to why he should employ you *now*.



What It Takes to Get a Job

There is just as much difference between an order taker and a real salesman as there is between a jobseeker and one who has a

worthwhile service to sell to a prospective employer. In both cases, the former sits back and expects a prospect or an employer to dump an order or a job into his lap. The latter makes the necessary effort to hunt out business or a position for himself.

The unemployed person who sits back at an interview and answers only the questions asked of him is seldom the one chosen to fill the vacancy.

Instead of asking for a job, tell an employer what you can do for him and his firm. Be enthusiastic and convincing about your accomplishments. Every businessman is interested in four important phases of his business:

1. How he can make money.
2. How he can save money.
3. How he can save time.
4. How he can have his work done more efficiently and effectively.

If you can prove to an employer that you can accomplish any one or more of the above requirements for him, you can almost rest assured the position will be yours.

§ 2.—Analyzing Your Efforts

If you have been unemployed for some time, or have been vainly seeking your first position, it would be truly remarkable if your thinking has not become muddled or confused.

Few persons think straight when they are worried, hard pressed, or under financial stress.

That is one reason why the average person out of a job runs around in a circle instead of following some definite, well-planned, intelligent line of procedure in looking for employment.

If you have been following a losing plan which has landed you nowhere after months of trying, why continue a hopeless merry-go-round that is wearing you down mentally and physically, as well as undermining your faith in yourself?

Ask yourself these questions:

	YES	NO
1. Have I been making an honest effort?	_____	_____
2. Have I looked for work in logical places?	_____	_____
3. Have I gone about getting a job with a definite plan, or haphazardly?	_____	_____

	YES	NO
4. Have I simply been asking for a job, or have I really tried to sell myself to prospective employers?	_____	_____
5. Do I know exactly what I have to sell, and do I present my sales story concerning myself convincingly?	_____	_____
6. Have I utilized every means at my command to find a position?	_____	_____
7. Have I approached enough prospective employers to have the law of averages work in my favor?	_____	_____
8. Have I been depending too much upon others to help me?	_____	_____
9. Have I been expecting too much for my services under present-day conditions?	_____	_____
10. Have I shown a sincere desire to get a job, or have I been acting too fussy or indifferent?	_____	_____
11. Have I kept my spirits up, as well as my appearance?	_____	_____
12. Have I been exposing myself and my qualifications to influential people?	_____	_____
13. Have I resorted to false pretenses to cover up my unemployment problem?	_____	_____
14. Have I ever made a sincere attempt to analyze why I have been turned down?	_____	_____
15. Do I actually know for what position I am best fitted?	_____	_____

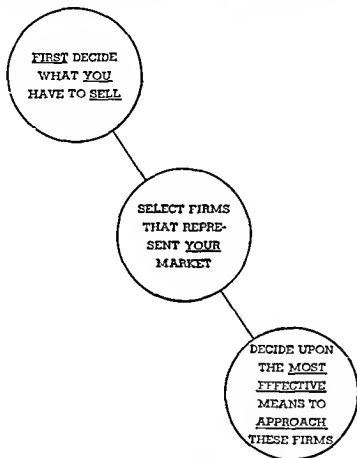
If you answer these questions honestly and intelligently, your findings should indicate where and why you have been failing to get the job you desire.

When you make a mistake, do not make it ten times worse by offering an alibi. Every man has a certain fixed responsibility, and it is impossible for him to get rid of it by shifting the blame for his errors upon the shoulders of another. Millions of men have tried it and failed. *There is nothing so weak and foolish as an alibi.*

Admit your mistakes frankly and at once, and you will find that your progress will be greater than it ever was before. When you learn how valuable your errors are, you will never try to lay them

where to look, or what to do next. Their minds become easily confused.

Every program of endeavor, to be successful, needs careful



How to Plan an Effective Employment Program

planning, else it is doomed to disappointment and failure. So it is with your efforts to get a job. Unless you have decided upon the three following steps in your program, you will experience difficulty in marketing your services. These three points are:

1. Decide what you have to sell.
2. Select firms that represent your market.
3. Decide upon the most effective means to approach these firms.

Few persons are capable of estimating their own capabilities and limitations. The reason is that we live too close to ourselves. Frequently, an outside viewpoint is necessary to guide us into the paths for which we are best fitted.

You may be the most capable typist, secretary, or bookkeeper, but your talents will go begging unless you are able to sell your services. Literally, thousands of gifted unemployed persons are walking the streets because they do not know where or how to contact possible employers.

Once you have decided upon what type of work you like, and for which you are best fitted, the market for your services becomes more concentrated. Always bear this one thought in mind: The secret of most job-seeking programs is to secure the proper contact with a sufficient number of likely employers.

Depending upon the size of the city in which you live, it can be generally stated that if you are sincere in your effort to obtain work, you should average at least three good interviews a day. And by interviews is meant real opportunities to state your qualifications to the proper person. You may be obliged to make from twelve to fifteen calls to obtain this objective, but thousands of positions have been secured through sheer persistence and determination.

§ 4.—Methods of Approach

There are three distinct approaches to prospective employers:

1. The direct approach, when you call in person.
2. The letter approach, when you write requesting an interview, stating enough of your qualifications to arouse interest.
3. The indirect approach, when you solicit the assistance of a friend, employment agencies, commercial, school, or fraternal connections.

Which type of approach you should use depends upon certain conditions, such as the size of the city or town in which you live,

as well as the concern with which you desire to become associated, and how well you are known.

Regardless of how specialized your field of endeavor may be, there are few persons seeking employment who cannot utilize several of the above approaches in their quest for work. In your effort to locate a position, not using every means at your command is like trying to row a boat with one oar.

Present-day economic conditions call for straight thinking and the ability to stand on one's feet and make a sincere attempt to analyze and solve one's own problems.

§ 5.—Preparing for the Interview

Any salesman will tell you that one of the most important steps in making a sale is his approach—the first impression he makes upon a prospect.

Don't spoil your opportunity of securing a position by getting off to a bad start at your interview. Clothes may not make the man, but they certainly give some indication of your character and habits. An individual who is well groomed and has a dignified manner will have doors opened to him that would never open to a carelessly dressed, undignified person.

It is most important that everyone should keep up his personal appearance when seeking a position, yet only too frequently do persons out of employment allow themselves to appear shabby and run down; they lose interest in their personal appearance. They forget that looking like a winner is one step toward winning.

As a rule, a person who is untidy in his personal appearance is untidy in his work. This is not invariably true, but it is not good business to risk failure in the job hunt through indifference to personal appearance, on which practically every possible employer places high value as an indicator of character.

A man's clothes may be more worn than he likes, and no disgrace—if they are neatly cleaned and pressed. His shoes may be worn from following the job trail, but if they are shined, they will at least convey an impression of self-respect and respect for the job he seeks. A soiled collar, sloppy cuffs, a dirty handkerchief have more than once swung the balance the wrong way.

Girls should pay particular attention against overdressing for an interview. This is almost as dangerous as wearing untidy clothes.

Comparatively few job candidates understand the importance of correct speech. The words with which you clothe your thoughts should be as neat and correct as your hat and shoes. By no manner of means does this mean that your speech should be stilted and unnatural. But poor grammar—"I seen it myself"—and sloppy slang—"swell," "lousy"—are likely to prejudice any employer against an applicant and may even swing his decision to the adverse side if he is not quite sure he needs the worker.

There are some points of simple etiquette to be observed. Everybody knows them, but too many applicants disregard them. Here are some elementary don'ts:

1. If you are a man, do not fail to take your hat off when you enter an office.
2. Do not fuss and fidget while waiting.
3. Do not lean on your interviewer's desk. Some callers will even sit on the desk.
4. Do not pick up papers from the desk.
5. Do not try to do all the talking; do your share of listening. When you do talk, be gracious without fawning, self-confident without bragging.
6. Do not talk like a yes man, but do not directly contradict the interviewer; use tact.
7. Do not linger when the talk is finished; this is a business interview, not a social call.

Remember always that even though some action or word may seem inconsequential to you at the time, a businessman will judge you by what you do and say, and the smallest detail of your part of the interview may influence the outcome decisively.

§ 6.—Meeting the Employer

One of the most fatal mistakes made by unemployed persons who are seeking positions is that of not knowing the names of prospective employers upon whom they call.

Many persons seeking positions lose out at the very start, a minute after they enter an office, simply because they ask:

"Who is in charge of employment?" "Who does the hiring here?"

In most organizations, the clerk at the switchboard in the outside office or at the employment desk has been instructed to answer these inquiries with some such remark as:

"Sorry, but at this time we are not taking on any new workers."

If you can call your interviewer by name when he receives you, he is much more likely to give you his undivided attention, because your approach is businesslike. He may feel that you have been referred to him by some friend or business acquaintance.

Every good salesman knows the advantage of calling his prospect by name, as well as knowing his peculiarities and characteristics before making contact.

Try to contact the head of the particular department in which you would like to be employed. Seek an opportunity to present your qualifications directly to the persons who are most interested in having a desirable employee working under them.

The most effective ways to bring about such a favorable interview are:

1. Through a letter of introduction from a person of influence or a mutual acquaintance.
2. By personal recommendation of some employee of the firm you are now approaching.
3. Direct personal letter of solicitation, setting forth your qualifications, a sales letter selling yourself—selling the recipient on what he may gain by granting you a personal interview.
4. A telephone call, requesting an interview and a definite hour for an appointment.

There is only one place to conduct an interview, and that is in the employer's own office, beside his desk. He is then more at ease, less likely to be distracted or brusque, and will grant you a longer hearing.

The average businessman is courteous and considerate. Usually, he is willing to listen to anyone bent on a business mission. Therefore, do not immediately plunge into your sales story if an employer comes out of his office to meet you instead of having you brought to him. Ask politely for the favor of a few minutes with him in his office.

Most businessmen will recognize and admire the esteem in which you hold yourself when you request a private interview.

§ 7.—At Last, the Interview

Employment managers state that there are two difficult types of applicants, *those who will not talk*, but must have every bit of information wrung from them by the interviewer, and *those who do*

all the talking, in an effort to impress the employer. The happy-medium type, those who can both talk and listen, is the most desirable, as any employment manager will verify.

The applicant should not attempt to dominate an interview. To try to do this is dangerous. But he can keep it from becoming a one-sided affair, by asking intelligent questions about the position for which he is being considered.

Be a keen listener, and let a man talk about those subjects which are of paramount interest to him. In this way he will furnish you with more sales arguments than you will gather in months through your own efforts.

If you have handled the interview properly—and you should be able to judge this from the manner of the employer—and you note he is about ready to terminate the interview, it is then up to you to take the bit in your teeth.

Before he has the opportunity to say, "I'll let you know," it is perfectly correct to ask him directly:

"Mr. Blank, do my experience and qualifications, in your opinion, fit me for the position you have available?"

Such a question calls for a definite answer, and by his reply you will know where you stand. If his answer is: "Why, yes, I guess so," you can proceed with your close. Appeal to his sense of desiring to save time by saying:

"Mr. Blank, I know you are a very busy executive. You say that my qualifications are satisfactory. Instead of spending a lot of your valuable time on other applications, why not tell me now that the position is mine?"

Do not be too insistent, but remember that if you allow yourself to be put off too easily, in nine cases out of ten it will work against you. If you cannot get the position at once without appearing too insistent, you can arrange for a call back by asking:

"Mr. Blank, when do you believe you will have finished interviewing the other applicants, if I may ask?"

Then when you receive his reply, you can ask for permission to call back on that day for his final decision.

Few employers remember the personalities, etc., of all the applicants they interview in a day. If you will, therefore, drop the employer a note of appreciation for granting you the interview, you will find that it will work out very much to your advantage.

§ 8.—How to Win Employer's Confidence

There is no excuse for anyone to go job bunting without being armed with business or personal references, whether he has ever worked before or not.

One of the great advantages to a young person in doing part-time work after school or during vacation is that it not only gives actual business experience but gives the opportunity to secure necessary references. Without these he is at a distinct disadvantage when he enters the business world.

A young man who had applied for a job in the bookkeeping department of a large concern, on returning home one afternoon, found a message requesting him to call the head bookkeeper, which he did with a song in his heart. He felt the long-awaited opportunity had arrived.

The bookkeeper told him over the phone that he could report for work the following morning, if he would get an immediate reference from his former employer.

His former employer was out of town on a business trip.

The position went to another young man—one with more foresight, who had his references ready to present when needed.

Having your references with you creates confidence on the part of the employer, and also prevents his being able to put you off by saying, "We will check your references, and you will hear from us within a few days."

Next in importance to the fact of having references ready when called for is the form in which the references are made.

1. It is very much better not to have a reference addressed "To Whom It May Concern." Such a salutation cheapens the letter, spreads it out too far and too thinly. Try to get a letter addressed to you personally, expressing appreciation of your work and regret at losing you.

2. If possible, persuade the writer of your reference to avoid generalities and stock, hackneyed phrases such as "John Smith has been with us for two years and his work has been satisfactory." Try to get the writer to mention your good qualities definitely, and, if possible, to mention some of your outstanding accomplishments.

3. If the letter is written by a friend, do not allow him to express himself in too intimate terms. If he continually refers to you as "my good friend John," it will probably cause suspicion in the

He must be completely sold on your ability and usefulness before deciding to hire you.

§ 10 — Meeting Employer's Objections

If an employer is sincere in objecting to any phase of your qualifications and voices his objections to you, do not be afraid, or back down from the statements you have made. This is a healthy indication that he is interested in your qualifications. The employer about whom you should be skeptical is the one who sits back, asks no questions of you, and agrees with every word you say. When this type of person turns you down, you can seldom ascertain the real reason or motive behind his act.

Many employers bring up objections for the sole purpose of seeing how an applicant will handle them. They want to know, before they hire prospective employees, just how determined and resourceful they really are. If a sales manager were interviewing a salesman for a position with his organization, and the applicant should be incapable of selling himself to the sales manager, this individual would certainly be a poor risk so far as selling that company's products was concerned.

An objection that has been voiced takes on greater importance in the interviewer's mind than if the objection had been anticipated and met before it could be stated.

It is impossible to anticipate every objection that you may encounter. But there is a certain type of objection that you can generally expect. However, the question now is, how to handle objections that are sprung upon you as a complete surprise. Such cases call for fast thinking. If you are clever, you can frequently turn them into boomerangs, actual sales points in your favor.

Hundreds of employment and personnel managers have remarked, "How few applicants for positions approach us with any degree of confidence in themselves."

Many times a seemingly lost opportunity has been redeemed by the applicant's ability to counteract an objection in the interviewer's mind with some such statement as:

"What I presume you are most interested in securing, Mr. Blank, is a person who will be a real *producer*."

Overcome such an objection as: "You have no experience," by meeting it with a strong statement as to your natural ability.

stand a better chance for consideration than by attempting to hurdle the barriers that he has set up to save his interviewing hundreds of persons who are anxious to work for his firm.

A letter surmounts all barriers; it is almost sure to be read if it is well written.

§ 12.—Law of Averages

Few unemployed persons contact enough logically possible employers when seeking a position. If the average salesman made only two or three calls a day on prospective customers, he could not expect to remain long on the payroll of any firm, for his volume of sales would soon drop off.

The best reason for using forcefully written letters of application is that you can contact a great many concerns in a short period of time. Many well-written letters bring from 25 to 50 per cent of replies. The more letters you send out, the better chance you have of securing a position.

Frequently, the community in which an unemployed person lives offers little opportunity for securing the type of position most desired. In such cases, it is more sensible to carry on preliminary negotiations with out-of-town firms by mail. Do not take a chance on going to the big city unless you have contacts to follow up when you arrive.

A letter of application written by an out-of-town applicant generally receives more attention and consideration than one written by a person living in the city in which the organization is located. By stating in your letter that you expect to be in their city on such a date, and would like permission to call, you will almost invariably get a response. When you receive a number of replies, you are fairly well fortified against disappointment.

But: Do not gamble. Have something definite on which to go. Write first and be sure.

§ 13.—Sales Value in Letters

Every letter of application and solicitation is either consciously or unconsciously judged from three angles:

1. Appearance.
2. Construction.
3. Sales value.

An employer who has advertised for a stenographer, bookkeeper, or salesman may have received in his morning's mail anywhere from fifty to one hundred replies. What does he do? He sorts the letters into two stacks: *those which look easy to read, and those that appear untidy and involved.*

To give your letter an attractive appearance and win a place in the favored stack, observe these points:

1. Use business stationery, not social note paper. Use the best quality of paper you can afford. Paper with your address printed at the top is known, by actual test, to draw a larger percentage of replies than plain paper. Do not use hotel or club stationery, or that of another firm.

2. A typewritten letter makes a better appearance. Unless you are specifically requested to reply in your own handwriting, use a machine—a good machine, with no broken type, and a fresh ribbon.

3. Do not crowd the page. Try to keep your letter down to one page. Do this not by sparing spaces and margins, but by eliminating unnecessary words and nonessential details. Allow good, generous margins at top, bottom, and sides of the page.

4. Give your letter the neatest possible appearance. Do not load it with erasures and corrections. A patchy letter is a salesman in ragged clothes; it does not command confidence.

§ 14.—How to Build a Letter

In planning the construction of your letter, remember that it must have three vital parts:

1. The opening paragraph.
2. The body of the letter.
3. The closing paragraph.

If your opening paragraph immediately creates interest, causes the employer to desire to read further; if the body of the letter convincingly sets forth your sales presentation about yourself and your abilities; if your closing paragraph is strong enough to bring about action that results in your being called in for an interview—then you have written a strong, forceful letter of application.

As in making a sale of goods, there are five steps to be taken in a letter by which you hope to sell your services:

1. The approach, attracting favorable attention.
2. Creating interest.
3. Arousing desire.
4. Instilling confidence.
5. The close, bringing about favorable action.

The approach has already been discussed, as a matter of attracting favorable attention through the neat and pleasing appearance of your letter.

Creation of interest depends largely upon success in getting off to a good start. If your opening paragraph is dull, uninteresting, commonplace, then your letter is off to a poor start. You have created an obstacle which you will be obliged to overcome in the remaining part of your letter.

Do not open the letter with the bare statement that you have seen the firm's advertisement, and wish to be considered as an applicant for the position to be filled; that you read the advertisement with interest, or that you would like to be associated with the firm. These phrases are commonplace, and negative. They are written from the applicant's point of view, not the employer's. They are simply words with no meaning, of no importance or effect.

How, then, should the letter open?

With a simple, direct statement that you possess the qualifications indicated as needed; that you can do something definite for the firm along the lines suggested; that you have had exactly the experience that would best suit one to fill the open position.

Such an opening paragraph is positive. It shows the prospective employer that the writer of the letter has something to offer the firm. Furthermore, such an opening paragraph blends into the body of the letter, leads the reader on to see whether the writer makes good on his introductory assurance.

Here are some definite points as to what to avoid in the opening paragraph:

1. Do not strive for effect through odd or humorous remarks. The catchy phrase that seems clever to you may not score any way except against you. It is not wise to take chances like that with a reader you have never met.

2. Do not make a statement of facts already known to the prospective employer and everyone else, as that even although times are hard, it is not always easy to find just the right person for any particular job. Generalities do not arouse interest.

"That I am able to write strong copy is substantiated by the fact that I prepared the copy for the campaign conducted by the Blank Manufacturing Company last year."

"That I am a real sales producer will be confirmed by Mr. Dash, sales manager of the Blank Manufacturing Company."

The success of your letter will depend largely upon the positive and convincing statements you make regarding your ability and accomplishments. Do not expect a weak-kneed letter with little sales value to accomplish the impossible for you.

3. *Use the names of former employers whenever possible.*

Reference to former employers, in your letter, strengthens any claim that you may make for yourself and your accomplishments, particularly if you have worked for a well-known organization. It is, of course, better to state the names of employers than merely to describe them as "a well-known doctor" or "a large organization."

Many high school, business school, and college graduates use the names of former principals and teachers. Such references, as also those to pastors or relatives, carry little weight with a businessman.

If you have held no business positions, however, you may use for reference the names of reputable businessmen or professional men with whom you are acquainted. Be sure, however, to obtain permission before using their names.

4. *Do not include unnecessary information in your letter.*

Even though you may be looking for your first job and, therefore, unable to present a record of accomplishment, you still can inject a certain amount of personal salesmanship into your letter. You can at least make it plain that your education has taught you how to write clearly, concisely, in businesslike style.

Facts about their personal lives are frequently recited in letters by persons who have held business positions and should know that these personal facts are neither important nor interesting to the possible employer. He may wish, later, for information as to your family; but a letter of application should not be written like a biography.

5. *Do not stress your weaknesses. Rather, dramatize your capabilities.*

There is a decided inclination on the part of young persons to overemphasize their lack of business experience. This is a negative

point, and should be held over for discussion at the time of the interview.

Instead of thinking about the things you cannot do, think about the duties you can perform efficiently. If you will list on a sheet of paper your various accomplishments, your positive qualities, you will be surprised at the number of your latent talents. Not only will the making of such a list furnish you with real sales material to be included in your letters, it will likewise strengthen your belief in yourself—and self-confidence inspires confidence in you by others.

You do not know beforehand just how much actual experience is needed for the position for which you are applying. If you are quick, keen, intelligent, a good worker and able to grasp things readily, these are selling points in your favor and should be stressed in your letter.

Be sure the position you are going after is within your scope of ability. Then, never apologize for yourself. Every person in business had to make a start sometime, so your effort to do this cannot be held against you. Executives have to put business first, but they are pretty sure to have only a feeling of friendliness for the ambitious beginner. They particularly like a beginner who shows the courage, intelligence, and persistence that make for success in business.

6. Do not use the "I am looking for an opportunity" appeal.

No employer will hire you just to give you a chance. If he hires you, it will be with hope of seeing you develop into a *profitable* employee.

Base your appeal, in a straightforward businesslike manner, on your potentiality of the usefulness for which he is looking.

You will be judged by what you are worth, by the service you can render an employer.

7. Do not attempt to describe your personality.

Your letter describes you more perfectly by its tone, wording, spelling, construction, and appearance than you imagine. Any intelligent employer will be able to form his own conclusions from the appearance and contents of your letter.

8. Try to avoid the salary question in your letters.

While many advertisements request you to state the salary you desire, it is frequently poor salesmanship to do so. You have no way

of telling in advance what the employer is willing to pay. Your stated figure might be either too high or too low. Again, an employer may be willing to pay an obviously competent applicant more than he would one who was just as obviously average.

The salary question should be left to the time of the interview. Many applicants have successfully avoided the salary question in some such manner as this:

"Regarding the question of salary, would it not be wiser to leave this matter open until the time of an interview, when you can better judge my capabilities and the actual value of the services I can render?"

Most employers would see nothing in this skillfully worded suggestion but a good sales point—for the applicant.

9. *Do not dodge the question of religion.*

No person should be ashamed of his faith. If you are turned down in one place because of it, there are dozens of other employers that are more interested in your business ability than in the church you attend. This is a matter that should be treated with the utmost frankness (but without undue emphasis); and you will be admired for your stand.

§ 16.—Closing the Letter

Your letter is written for one purpose: to bring about action—to secure an interview. Therefore, much of its success depends upon the closing paragraphs, in which you request the interview.

What are the reasons for the failure of otherwise good letter writers to produce a really good closing paragraph?

First—Fear, the hesitation to ask a person to make a decision.

Second—An improper build-up on the sales presentation that would normally lead to an effective close.

Third—Failure to state convincing reasons why an interview should be granted.

When you are writing to an out-of-town firm, it is frequently necessary to give more detailed personal information than when addressing a local concern, where a personal interview can more easily be arranged.

In such cases, information concerning your scholastic record, your degrees, detailed information regarding former positions, such as salaries received, or length of service, can be more effectively

fee charging agencies, and private agencies, which make a charge for their services.

The public agencies are part of the United States Employment Service, and are under the administration of the States. There are offices in cities and large towns, and even the small towns and rural areas are served by traveling offices.

The United States Employment Service places job seekers in all sorts of positions, from common labor to professional and managerial posts. There are over 20,000 different types of jobs in its classification list. Proficiency tests are given to see that workers are really able to do a job before they are recommended for it, and sometimes applicants are given vocational guidance to help them find the job they are best fitted for.

More and more business firms are relying on the Employment Service to help them hire their employees. Since there is no charge for any placements, the job hunter should make the public employment office his first stop.

When you go to a private agency, you are paying someone else a fee for placing you. However, for persons seeking certain types of work, such an agency can prove a very definite part in a job-hunting program, well worth all its costs.

You should, however, use extreme care and caution in the selection of an agency. There are some unscrupulous concerns whose prime interest is collection of registration fees. Such concerns do not hesitate to place an applicant in what they know to be temporary employment, under the guise of a steady job—and to charge the maximum placement rate.

A checkup on an agency of which you have doubts may be had through your Better Business Bureau or Chamber of Commerce.

The agencies, as a rule, specialize in securing special types of employment for their clients. Before making any initial deposit, be sure that the agency to which you go can actually be of help to you in your particular line.

There are several very definite reasons why a reputable agency may be of assistance in securing a position for you, as these:

1. Employment agencies are in constant touch with leading firms that might be in need of additional help.
2. Many concerns rely on agencies to do their preliminary inter-

viewing for them, sending them the most promising applicants for their consideration.

3. When you are given the name of a possible employer by an agency, you know that you are going out on a definite lead—that an actual opening does exist and it is up to you to sell yourself.

It is as important to sell yourself to the agency manager as it will be, later, to sell yourself to the prospective employer to whom he sends you. The agencies profit by sending their clients, the employers, the best type of workers; so it is up to you to make as favorable an impression at the agency as you can.

§ 19.—Telephone as Aid to the Jobless

A person out of employment should have a telephone, even if other things have to be sacrificed to maintain one.

If this is absolutely impossible, make arrangements with someone in your immediate neighborhood, who has a phone, to take messages for you.

An employer, suddenly finding the need for help, will often resort to the line of least resistance—the telephone. If you have no phone, you may be passed by for someone who can be reached more easily.

Then, too, the telephone provides a quick and inexpensive way to keep in touch with the concerns you have approached in your quest for a job. For one thing, it is often easier to reach the head of an organization by phone than through an office call.

To be successful in selling by phone, bear in mind these facts:

1. You must develop a pleasant telephone voice.
2. You must enunciate clearly and distinctly.
3. Your talk must be short and to the point.
4. Know just what you want to say, so you will not grope for words.
5. Be ready for any turn the talk may take.
6. Build the talk with the object of obtaining an office interview.

In three minutes of telephone talk, you can make a strong impression—either a bad one or a good one.

§ 20.—Watch for New Projects—Create Opportunities

Every time a new office, store, or factory is opened opportunities are offered to workers. The names of such organizations can be

found in the news columns of the daily papers, or by applying to the Chamber of Commerce of your city.

Be on the alert for clues to positions away from the beaten paths. Watch for new openings—and be among the first to apply.

Many persons do not really begin to think and act and use their ingenuity until forced to do so by driving need. In recent years, many persons have left those beaten paths and made a living through being resourceful, finding new ways to support themselves. *They have created work for themselves where no apparent opening existed.* For example:

A stenographer who had been out of work for months changed her tactics of going from office to office in quest of a job. Instead, equipped with a notebook and pencil, she called daily upon small concerns and individuals, who did not have enough stenographic work to employ a typist steadily, and did their correspondence for them on a basis of so much per hour or letter. She rapidly built up quite a clientele that actually paid her more than she had earned at a steady position. Of course, she had first to SELL her ability and demonstrate the usefulness and cheapness of her services.

A man of former means who noticed how disreputable most vacant stores appear sold rental agents on the idea of allowing him to keep the premises freshly swept and the show windows clean. His contention that the places would be easier to let if kept tidy and clean proved correct, and he built up quite a business.

All about you are opportunities and ways of making money, earning a good living, if you will but keep your eyes open and use your ingenuity.

§ 21.—Don't Chase Rainbows!

The big deal that is just around the corner is responsible for keeping more good men in losing propositions than any other factor. If the average person, considering the making of a new connection, would devote a little time to investigating the company with which he contemplates becoming associated, he would save himself and those who are dependent on him much grief and worry.

It is usually easy to learn the facts regarding any organization. Information as to reputation, volume of business, and net earnings can be had from a financial service, the Chamber of Commerce, or the Better Business Bureau. If extravagant claims are made as to

§23.—Opportunities for Men

Today, America is in the midst of a tremendous business boom. The munitions needed for war, the increased demands for every sort of commodity—demands resulting from higher wages and greater prosperity—have multiplied employment and production in all fields of endeavor. The man who is exempt from military duty, or who has served in the armed forces and has been discharged, will find that the opportunities presenting themselves are manifold.

Although at present most men are needed in industries furnishing the materials of war, afterward these same industries will be converted to the manufacture of materials of peace, for after years of depression and war, the need of renovation and replacement will be great. Properties have deteriorated. People have gone without many things formerly regarded as necessities, and still objects of strong desire. Homes have run down. Every phase of renovation and of replacement will mean a job opportunity for the man who feels himself capable of doing the work.

After the war, as a direct result of the increased production in industry of peace-time goods, innumerable positions will be available in selling, sales promotion, merchandising and advertising.

There is today a shortage of and a demand for skilled labor. This demand will continue to be almost unlimited, even when the fighting men return. Every individual will find abundant opportunity to use his skill and reap profits on his experience. Everyone must prepare himself for a productive future.

Have courage. Use your brains. Be resourceful. Fit yourself to the new needs. Do not permit your arteries to harden. Stay in the ring. Look eagerly and determinedly ahead, into the shining FUTURE OF AMERICA.

ADVERTISING

The young person planning a career in business may like the idea of selling but feels in some way not fitted for active, personal salesmanship in the field. He or she might actually have a talent for persuading others to buy—but not through the spoken word. The salesman must have ability, either natural or acquired through courageous effort, to meet prospective customers in person and present his case orally, by word of mouth. One who lacks that very

writer must know, with sureness, the appeal that will be effective in connection with the product he is promoting.

The young person who likes to write but prefers business to literature has a most attractive opportunity to write for profit in advertising. But, unless he is to be a mere hack, he needs to study business as well as the art of making words work.

Money spent on advertising in this country runs into the billions. A big mail-order house will spend a million a year on its catalogue. Radio time costs a great deal of money. Newspaper and magazine space represent an investment of many millions. Certainly, a business of such proportions must present innumerable opportunities for profitable service. Certainly, too, it must foster the toughest kind of competition for its prizes.

National advertising is a development of comparatively recent times. With it has come about the creation of agencies that act as middlemen between the advertisers and the mediums.

These agencies plan extended campaigns. They maintain large staffs of writers and artists. They have research departments, where experts dig up material for the writers and artists to work upon.

In addition to those who actually make copy for the ads, there is, of course, a business staff, with executives and assistants and secretaries.

Here, as elsewhere, advancement depends fundamentally upon the worker. One who is bound to go ahead creates opportunity, in the form of demand for more and more service and bringing greater responsibilities. In the slang of sport, he makes his own breaks. Another person, perhaps of equal technical talent, fails to hear the knock of Opportunity at his own door. The answer is, "We can't all be stars—but there is room for all, the routine worker and the brilliant executive." Business has its own effective ways of sorting them out.

And right here let us pause to observe that one of the greatest factors in the happiness of a worker is sure knowledge of his own capacity, his own real size. Too much modesty is perhaps as bad as excessive self-assurance. Ambition is a most desirable quality—until it overreaches itself.

A person's estimate of his or her own strength may be accepted as a guide when he or she is sure, positively sure, that it is a *correct* estimate. With such understanding of one's own possibilities and

limitations, one is prepared to find, to fit into, and to maintain a proper place in the working world; the place for which he or she is really fitted.

It is not good to stagnate; neither is it good to beat against the bars imposed by nature. Acceptance is not despair.

That self-estimate needs to be based upon experience, trial of every possible means of self-advancement.

Some who cannot talk easily or effectively might find outlet for their talents in writing advertisements; and no doubt some persons are writing ads who would do much better at selling by word of mouth. The point is, to find out in time what you really are best fitted for—get at it, stay with it, and make good to the full extent of your abilities.

Advertising is one of the great fields of opportunity in the modern world of business.

AGRICULTURE

Farming has been largely industrialized. In no great field of human activity has science wrought greater changes.

The plowman no longer homeward plods his weary way; he "steps on it." The plow horse has given way to the tractor. The swish of the swinging scythe is little heard today; the mechanical reaper does its work.

There are still thousands and thousands of small farms, but even these are mechanized to a greater degree than their owners quite realize. Even the small farmer raises water from the well by means of an electric pump. He uses current to grind feed for his chickens. He has a gas engine for various kinds of work.

The cotton gin was one of the first mechanical devices affecting agriculture. The reaper was revolutionary in its effects.

New uses have been found for the by-products of farming, as of industry itself. Soil control is a science, so is the breeding of stock. The pioneers exploited the earth "for all it was worth"; today, conservation is necessary, as if in atonement for former prodigal waste.

Not only production but also marketing has undergone radical changes. Most of the marketing is done through co-operatives. Transportation by means of refrigerator cars has done away with the limitation of large crops to local territories. Instead of barnyard

flocks the farmer now raises poultry in cities of their own, in three-story houses, with special lighting to fool the hens into extra production. Poultry is almost manufactured instead of being grown. The processes of nature have been accelerated.

Modern farming is scientific and verges upon organized industry in its methods of operation.

Again, farming has not merely caught up with industry in respect to organization but seems to have surpassed it in command of governmental recognition of its standing as a national enterprise and solicitude for the welfare of those who engage in it.

The Federal Department of Agriculture has subdivisions for extension work, supply of information to farmers, research, marketing, and agricultural relations with other countries. It has bureaus of agricultural economics and engineering, animal industry, plant industry, commodity exchange, dairying, entomology and plant quarantine, home economics, soil conservation, marketing service, and chemistry. It has a bureau of public roads, and runs the Weather Bureau.

In the years preceding the Second World War there was much Federal legislation to regulate agriculture as an industry. The Agricultural Adjustment Administration Act of 1933 was declared unconstitutional in some of its provisions, in 1935, and was reenacted, with corrections, in 1938. It then aimed at stabilization of crops, in order to prevent market gluts and price collapses.

During World War II, increasing demands for food changed the emphasis of the program: soil-building practices were emphasized more than ever, and farm production goals were set up with the idea of increasing the agricultural output; the United States was feeding not only its people at home, but its fighting men and women abroad and many of the starving peoples who were victims of the war.

In agriculture as in industry, two schools of thought are in conflict: one holding that industry and agriculture will flourish better with governmental supervision reduced to the minimum necessary to broad public welfare; the other, that public welfare is best promoted and safeguarded through governmental regulation of the most extensive sort.

The successful farmer of today is a scientific manager. He studies his costs. He knows his market. He is methodical, not haphazard,

in his operations. Farming is a real business, and for one who does not like the confined life of shop or office it has great attractions. But it calls for real knowledge and skill, and should be taken up only by those who know what they are doing and are willing to work hard for results that may be small but include items of full living. The successful farmer of today is an out-and-out businessman.

INSURANCE

Insurance is one of the big businesses.

As in all businesses, selling is the core of it. But here again, as in other businesses discussed in this section, the person about to start himself on a business career may properly give considerable time and mental effort to study of the calling as suited or not suited to his own abilities and requirements.

The selling of insurance appeals to the idealism of many persons as work that contributes to human welfare. Such idealism, while properly subject to certain checks, as for example, that of personal fitness, is most desirable as a factor in the making of a decision as to a career to be followed. What may be described as a *practical idealism* is strongly characteristic of the American businessman. He is hardheaded but warmhearted, too. He likes to feel that in his daily occupation he is doing something more than just earning his and his family's bread and butter, or laying up a fortune for his later years.

In 1911 domestic companies in this country had outstanding over forty million ordinary life policies, representing more than eighty-four billion dollars. About eighty-nine and one-half million industrial policies represented over twenty-two billion dollars, and group policies, over eighteen billion dollars. Total value of outstanding policies, \$121,673,237,000. There were 130,081,036 persons protected under the three types of policies. And if that isn't "a whale of a business," what is it?

The individual entering this field will be strongly attracted by the varied types of insurance. Besides the forms of life insurance mentioned above, there are many other varieties of insurance, including: accident, automobile, health, marine, plate glass, tornado, credit, burglary, hail, crop, cyclone, fire, endowment (a form of life insurance).

Insurance is a growing business with room for ambitious newcomers.

Thus within the great field of insurance, there are many varieties from which the beginner may make his choice—if he is so fortunate as to have opportunity, or strong enough to make his opportunity, to select one from the many.

To one person life insurance has special appeal; to another, automobile, or fire insurance, or perhaps any one of the numerous possibilities.

The salesman of life insurance will find in it plenty of nourishment for his idealistic life—and that actually is a help toward gaining the material rewards of success, as well. He may help families provide for their future; not only protection against the threat of poverty should their breadwinner die, but for any of the many uses to which life insurance is now put, such as providing for the education of children.

Such selling is as difficult in itself as any other selling, and needs just as much art and skill. In addition, however, it has the quality of constituting a contribution to human welfare which in some minds seems more direct and measurable than the satisfaction of helping the world to wear better clothes, to eat better foods, to ride in better cars, and so on.

This brings up again the matter of happiness in work.

Some persons regard this as a minor consideration, but that is a mistake. Work that is taken as nothing but routine, so much thought and effort exchanged for so many dollars, is far short of offering the richness that should come from toil.

Happiness in work is not at all a Pollyanna idea. It may not constitute, in the view of the law, a proper consideration of value in the making of contracts, but its value is real and great.

Probably it is quite accurate to say that more insurance agents "get a kick" from helping to convince a man that he should provide for the possible exigencies of his wife's and his children's future, in addition to the satisfaction of earning another commission, than find compensation in the commission alone.

The beginner should study the nature of insurance as a business. He would do well to study its history; the way it has grown through the decades is convincing evidence of its genuine usefulness in the world of business.

Insurance in general is a co-operative affair. It is based upon payments by persons exposed to a common risk into funds from

which those who experience realization of the risks are compensated for damages attending the event, as of death, fire, robbery, loss of employment, and so on.

The rates charged, payable in periodical premiums, are based upon actuarial calculations from records of actual experience. Expectation of life is the average of thousands of lives; one person may not attain his expectable number of years, and another may far exceed it. What the premium payer pays for is *insurance*, protection. And protection is what the agent sells. It is a good commodity to help distribute.

Marine insurance began in the early 1400's. Ships and their masters were insured for each voyage. In Queen Elizabeth's reign, a marine insurance company was organized, under royal letters patent.

In 1583, in London, thirteen persons underwrote a twelve-month policy of insurance on the life of one William Gybbons. In 1699 a life insurance company was organized in London.

In this country, the first life insurance company, the Pennsylvania Company for Insurances upon Lives and Granting Annuities, was chartered, in Philadelphia, in 1812. In the 1840's, the business took hold. Many companies were organized, and several of the major companies of this time were started in those days.

After the Civil War, a great number of companies were organized. The movement was overplayed. Some of the companies were unable to meet their obligations, and public distrust was created. In the last two decades of the nineteenth century, insurance regained the public's confidence, and in the last forty or fifty years, it has established itself in a leading place among the country's businesses.

In the early 1930's, it suffered seriously from the depression, but since 1935 it has been advancing steadily. Again it offers fine opportunity for successful careers by those who go into it wholeheartedly and with confidence in its future.

MANUFACTURING

The manufacturer is a maker. The word *manufacture* comes from the Latin and implies, literally, "the making of things by hand." It resembles the word *manuscript*, also from the Latin and meaning "written by hand." But since those words were in use by the Romans, tremendous changes in man's life have altered their

import. We now make a manuscript with a machine, the typewriter; and manufacture is carried on in great industrial plants, where a single machine does the work of a hundred pairs of hands.

The genius of inventors brought about the mechanization of man's world. It also led to concentration of humanity in great urban centers

In earliest Colonial times in this country, a very large percentage of families built their own houses, made their own clothes, and were, in the old Roman sense, manufacturers, makers by hand.

As population increased, work became more specialized. In a small community, a man skilled in the making of shoes would make shoes for others, and take his pay perhaps in clothing made by one who excelled in the art of tailoring.

In this way, crafts or trades developed. The blacksmith and the carpenter, the weaver, the miller, and the tanner found fields for their expert services, and the more skillful, venturesome and business-minded men in each line established central shops in which hired workers made goods for the proprietor to sell.

The first steps toward industrial organization were taken, as workers in the different trades began to perceive the advantages of combination, or union, in their dealings with the buying public.

Invention of machines revolutionized the production of goods for the market. The spinning jenny was perfected, and weaving became a major industry. The steam engine brought a new power into use, along with the water power that ran the mills. New methods of working in iron increased the workers' productivity. New supplies of goods created new wants, expanding the demand for manufactured articles.

Each new invention brought new opportunities for the worker. In communications, the advent of the railroad, of the telegraph and telephone, brought employment for many thousands of workers.

This has been the fact in later days as well as those in which the United States was pushing its frontiers westward, expanding territorially, growing in population, laying the foundations of its vast industrial empire.

Invention of the phonograph, perfection of electric lighting, use of electric motors in transportation, mass production of automo-

biles, gave opportunity for mechanical employment, brought need of business organization, gave scope to the genius of manufacturers.

Then came aviation and the radio, with new machinery requirements. Radio, airplane, and automobile: each employs an army of makers, each brings work to allied industries, furnishing materials and parts, and each makes work for operators—radio announcers and servicers, airplane pilots and mechanics, chauffeurs, repair men, gas station proprietors.

As a great English scientist of the eighteenth century remarked that his knowledge of the physical world was nothing in comparison to the possible attainments of the human mind, so the great industrialist Henry Ford said, in the days of the economic depression of the thirties, that America had never offered more opportunity for going ahead with the benefits of invention and production of new goods for the new times.

The progress of this nation, in material matters, has been achieved through simultaneous development of three main departments of activity: transportation, communications, and production of goods by machinery, or manufacture.

Transportation has passed through the eras of stagecoach, canal-boat, steam railroad and steamboat, electric motors, automobile, and airplane.

In communications, we have had the pony express, the mail train, the telegraph and telephone, the air mail, and now the wireless, or radio, and television.

In manufacture, we have advanced from the Colonial village shop to the huge steel mills of Pittsburgh, the automobile plants of Detroit, the whole vast system of modern industry.

It is not only possible, but also expectable that the industries of America, fifty years hence, will look back upon those of today with the same wonder with which we of this time look back upon the days of gas lamps and horsecars.

In 1939, before the present great boom in manufacturing brought about by the war, there were (authority of U. S. Bureau of the Census) 184,230 manufacturing establishments in the United States. These establishments had on their payrolls 7,886,567 salaried employees whose total wages in a year were \$5,089,940,916. Products for that one year were valued at \$56,843,024,800.

When manufacturing plants were reconverted to provide for the

tremendous needs of World War II, both on the home front and abroad, production, wages, and the number of persons employed increased considerably.

There has never been a more opportune time for the person interested in this field to make a place for himself. There is a great shortage of labor, and this labor will continue to be in demand after the war, when the pressing needs for reconstruction will keep manufacturers producing at top speed.

The American businessman, for all his toughness, has always been a good deal of an idealist.

It has often been said that we write our poems in steel, paint our pictures in concrete. Our skyscrapers typify an aspiration not exclusively material; they truly have spiritual value and connotations. Our highways and bridges and dams, our factories and machines, reflect genius and a desire for the world's best.

This line of reasoning might easily be overworked. Beyond a certain easily perceptible limit, comparison of spiritual and material aspects of national life is unprofitable.

The essential point is that it is good for young persons about to enter business and trying to make the right decision as to which field is best for them, to make their study of the possibilities rest not wholly upon the desire for dollar success but in part upon a fair and reasonable appreciation of the value and desirability of happiness in work, the richness of those rewards which simply cannot be calculated in terms of money. That there are such values and rewards has been testified by any number of America's industrial leaders, giants of the business world, men who have reaped both harvests from their life work.

The story of these men's rise to high places is usually one of a hard climb up from the bottom. A mechanic becomes president of an automobile-manufacturing company. A lineman heads a telegraph system. A trackwalker advances to a place at the center of a great net of railroads. Perhaps these are not quite "rags to riches" stories, but they are true stories of live men, men who have started with nothing but brains and courage and made their own way up.

Those who refuse to take inspiration from these stories are forfeiting a very real source of strength and guidance.

Returning to the more immediately practical aspect of the ques-

tion, it remains to be noted that there are two approaches to a career in manufacturing. One may start with a small business of his own and expand year by year with additions to plant and new hiring of help; or he may seek employment in a large, established plant and work his way up the line.

In the former situation, he will automatically receive the necessary training in both mechanical and business office methods. In the latter, he should definitely plan a campaign including both.

The manufacturer must know methods of production, whether he is making clothes or canning vegetables, producing firearms or furniture, bathtubs or pianos, radio sets or tires, safes or watches; and he must know business, scientifically, in order to superintend buying of materials and selling of his own product.

Manufacturing is a field for the hard and determined worker, with little to offer the one who likes to work under low pressure. For those who are fitted for it, the opportunities it offers are great.

PHYSICS AND CHEMISTRY

A person who is not sharp in matters of business, with its slow, hard routine, and who is not mechanical, tool-minded, might be destined to a career along professional lines—or he might be best fitted for the sciences, pure or applied, of physics and chemistry.

Physics deals with certain properties of matter and manifestations of force: with weight and motion, effects of heat or cold, with energy. To design a great modern skyscraper, a man must know all about stresses and strains; if he doesn't, his beautiful building will fall apart. Mechanical engineering is based upon such knowledge. Electrical engineering is based upon the elementary laws of electric action.

Physics is the foundation of mechanics. Every machine, from a simple lever to a huge modern engine, is the product of the study of physics and mechanical science. The man who first worked out the principle of three forms of lever would have been amazed at the sight of a modern system of gearing—but, being machine-minded, he would have been quick to grasp its principles. Scientific advancement comes from the accumulation of knowledge, a steady expansion in application of fundamental principles. It does not come through new powers of man's mind. It is itself a gigantic

structure built up in minute detail by ordering and arranging the results of observation and experiment.

The first students of physics dealt with the simpler forms of matter and energy; with such a start, it was only a matter of time—a long, long time, to be sure—until today's magnificent achievements would become simply inevitable as the continuation of a well-defined line of progress. Today, the physicist deals with invisibles and intangibles—with waves of energy, heat or light. By transforming one sort of energy into another, one kind of wave into another kind of wave, he can provide control of a machine through the voice of a person who has no visible contact with the machine. He can send pictures thousands of miles through the air. The miracles of yesterday are the commonplaces of today.

The chemist, too, dealing with a different set of properties of matter, controls the secret forces of nature. He, too, has contributed magnificently to human progress. He has improved human health and prolonged the expectation of life with his medicines, producing desired chemical reactions within the body and correcting conditions of disease through action upon the blood and the tissues of the body.

Plant chemistry has contributed mightily to man's use of the products of nature. Powers once claimed by magicians working upon superstition have now been actually realized, demonstrated, and brought under control by chemists. The plant (or agricultural) chemist of today understands the chemistry of the land and the nature of fertilizers. He makes seemingly sterile land produce. He can actually grow plants without soil.

Industrial chemistry has made important contributions to mankind's material progress through utilization of former wastes. Industrial by-products have been developed into major products. This has been especially true in the making of dyes. What are called aniline dyes are coal-tar products.

Chemistry serves indispensably in the making of paint; it was the chemist who told the manufacturer how to make a metal surface take on the appearance of grained wood. The chemist developed new and more efficient methods of extracting ores, and refining oils. The chemist turns various wastes into valuable products; he can even produce substitutes for foods with all the nourishing

There are plants that specialize in the making of books for publishers. Newspapers have their own printing plants. Magazines with enormous circulations swell the volume of business.

The printing business resembles the automobile business and shipbuilding in the way in which it furnishes occupation in many other lines.

The making of presses and of typesetting machines constitutes a large industry. The paper industry is one of the country's major industrial activities. Oceans of ink are used in printing. Mountains of type metal are required. Many large plants specialize in stereotyping and electrotyping, the making of plates from which to print, instead of printing direct from type. Special cases, cabinets, and tables have to be made for the printers. Binderries do a large volume of business.

For 1937 the Bureau of the Census reported 22,751 establishments employing 353,108 wage earners, paying \$532,985,069 wages, using \$793,091,784 worth of materials, and doing a total business of more than two billion dollars. The aggregate circulation of newspapers and periodicals in that year was 320,895,626.

In the mechanical departments, printing offers a wide variety of occupations: typesetter, engraver, pressman, electrotypist, and so on. In the business end, it employs an office staff, a force of salesmen, and editors and executives. In the mechanical field, the industry, like many others, suffers from failure in recent years to develop the normal number of young workers to take the places of the veterans as they retire from active service.

There are schools of printing, both as part of the public school system and as forms of private enterprise. The Carnegie Institute of Technology, at Pittsburgh, is an example of what can be done on a large scale in a high-grade institution of education, to train men for service in the world of printing. Such schools give fine instruction in the mechanics and the art of printing; also, in the business departments and salesmanship.

The selling of printing is based upon the fundamental principles of all selling, but the young person who plans to go into it needs a practical knowledge of printing. Through close contact with the shop, he may check up on styles of type, layout (arrangement of text and illustrations), and similar details of the product he sells.

against the concentration of Federal work in the Government Printing Office. House Bill 7266 aimed at decentralizing this business. The printers complained that they had to pay taxes to support the Government Office in its competition against themselves. Uncle Sam does eighteen million dollars' worth of printing for himself each year, the printers say. The Public Printer designated the printers' effort to get Uncle Sam's printing as a threat to return to "the system of eighty years ago, when graft and corruption forced Congress to establish its own plant."

The printers ask, "Why should Uncle Sam set up his own printing plant any more than he should run a cement mill, a retail store to sell to government employees, or an automobile factory for their benefit?" They pass up the question of printing the Congressional Record, which costs the Government not quite three million dollars, and ask why the remaining fifteen million dollars' worth of Federal printing should not be turned over to private enterprise. They declare that commercial printers would give the Government at least as prompt and economical service as it obtains by running its own plant in competition with theirs.

A young person launching on his career in business might not care to work in leather or wood or steel or concrete, and find in the art of putting ink on paper a satisfaction obtainable nowhere else. In the printing business, he might find satisfaction, whether he should lean toward the mechanical or the business side. One man likes to sell pianos; another, automobiles; a third, printing. The printing business ties up closely with general conditions. When other industries prosper, they call for printing on a large scale; when times are tight, they cut down on it.

The printer serves mankind, and it is characteristic of the business that those who engage in it find in it a reward beyond that which can be correctly measured in dollars. It is perhaps peculiarly characteristic of the printing business that those who follow it love it and would not readily yield to offers from other kinds of business.

PUBLISHING

In the United States, freedom of the press has developed the power of the press. Publishing is an important business in a country where the press is powerful.

As a lifework, publishing is one of those things of which we say: "If you like it at all, you'll like it a lot."

Publishing is the issuing of printed matter for public sale and circulation. A man might write a pamphlet, print it or have it printed for him, and distribute it free, as propaganda for some cause to which he was devoted. He would be the publisher of that pamphlet.

In common use, however, the word *publisher* is applied to a person who puts out books, newspapers, magazines, maps, or music, as a *business*. He invests his money in that business, and seeks returns on the investment through sale of the product.

The printer is not a publisher—unless he responsibly circulates what he prints. Customarily, he prints for a publisher.

The publisher may have a printing and manufacturing plant of his own, or he may hire the work done by others.

Distinctively, the publisher is the person who stands responsible for printed matter to which public circulation is given.

In common use, he is the person responsible for the publication of books or periodicals.

The newspaper or magazine has its editor and its manager (or managing editor), and they are responsible to the publisher. Their responsibility is secondary. The chief and final responsibility is his.

Publishing is indeed a big business. In 1937 there were 19,831 printing and publishing establishments in the country, with 276,583 wage earners receiving a total pay of \$416,930,312. They did a business of something more than two billion dollars. In that year, the printing and publishing of newspapers and periodicals alone represented, according to the United States Census, a value of products and receipts of approximately one billion, four hundred million dollars.

Publishing supports many allied industries: bookbinding, engraving, lithographing, stereotyping, and electrotyping.

The publisher is a businessman with a literary leaning. Publisher, author, and printer constitute an interesting triangle of business relationship.

For present purposes, publishing is the production of books.

A publishing house, in this sense, presents many opportunities for those who, planning a business life, prefer to have it such as to

provide opportunity for cultural contacts rather than the rough-and-tumble of ordinary business.

It employs manuscript readers, editors, ad copy writers, printers, binders, salesmen, and executive directors.

The head of a publishing house, and his hired executives, should have contact with authors. They should know, as a manufacturer knows his own special field, the unformulated but quite positive desires and demands of the reading public. They should be able to foresee changes in public interest. They must have salesmen who are in touch with the swing of popular thought and concern.

The publisher who plans for next year a strong line of economics books because this year conditions turn public attention to matters of economics will be out of lock next year when public concern focuses upon religion, or international affairs, or scientific discovery. The publisher needs to be just a step ahead of the public—a step just long enough to measure the time it takes him, after planning a book, to have it written and manufactured, advertised and placed in the channels of sale.

There are fashions even in fiction, and they change swiftly. The publisher needs to be able to sense the coming change—or through intelligent reports by his salesmen and scouts to forecast it with something close to scientific accuracy.

A young person signing on for a job in a publishing house is very likely to be placed with a roomful of other young persons busily writing copy for jackets (printed wrappers, with blurbs) for new books, or publicity paragraphs to be sent to the newspaper book reviewers, or perhaps short notes to be used in advertising.

Most of these young persons are more interested in literary life than they are in a business career. Some of them are college graduates, working for office boy's pay, and taking their chief recompense in the form of ability to say: "I am starting in the publishing business." Some of them actually do, ultimately, get into the publishing business; but mostly they either bog down in the small jobs or switch over, in time, to a business with more opportunity for going ahead.

Those who are to succeed in the publishing business serve but a short apprenticeship in these positions. Those who stay too long are apt to wake up all of a sudden and perhaps too late to realization

that they have been sidetracked and are out of the line of progress toward an executive position.

For every brilliant success in publishing there are hosts of dismal failures.

The great need of a publisher is capital. He finances the new book.

There is constant dispute as to respective rights of publisher and author. The author says, "If I had not toiled to write the book, where would you, with all your money, be?" And the publisher retorts: "If I had not financed the book, paid the printer, the binder, the salesman, where would you, with all your literary skill, be?"

Each is right—and each is wrong, in so far as he considers himself and his work or investment the sole source of success. It is a clear case, as Longfellow said of the bow and the arrow, of "Useless each without the other." The author must have a publisher, and the publisher must have something to publish.

So, ordinarily, an arrangement is made by which the author supplies the manuscript and the publisher manufactures and sells the book. The author's return comes in the form of royalty, so much (per cent) on each copy sold.

The author, incidentally, must be careful about the contract he signs: as to whether his is a fair percentage, and whether it is to be calculated on the wholesale or retail price of the book.

It is the publisher, of course, that makes and sells the books; the publisher that handles it as a *business* proposition. And it is to the publisher that the candidate for a job must look.

From a business standpoint, and from the job seeker's point of view, the interesting thing about the publisher's business is that it can be run with few executives and a large flock of hired workers.

The young person trying to break in and gain a place near the head of the line may do well to take a brief time for office experience, doing the small routine of writing jacket copy, publicity notes, and the like. Then he should boldly strike out for opportunity to test his talents in a wider field. Particularly, he should have selling experience, taking the books to the stores and selling them.

In this part of the work, he can learn all there is to know about books—except, perhaps, how to do the actual writing of them.

Through the dealer's reaction to his appeal, backed with a dummy of the book and a prospectus giving information as to the author, the subject, the treatment, etc., he may pick up a most useful knowledge of what the public thinks about books.

Now if he is born to be a salesman, all that remains for him is to make of himself the best salesman his nature will permit him to be.

But if it is in him to sit at the heart of a great book publishing organization, direct its policies and their execution, he will not long be a salesman. In the publishing business perhaps more than in most other businesses, the upward steps come fast, because the separating lines between the levels are more sharply drawn, the qualifications more distinctly defined, the process of development less protracted.

Book publishing is, of course, subject to the common laws of business, but it probably does call for a more defined inclination and skill than most lines of manufacture.

What the young person starting a business career needs to remember, when thinking of going into the publishing business, is that business qualities are going to be much more important to him than a liking for good reading or a knack at writing.

The Harvard graduate may prove to be not half as good a candidate as the office boy in the hardware shop across the street.

RETAILING

The small store on Main Street has always been, and in spite of revolutionary changes still is, one of the centers of our American life.

There the people of Blanksburg or Dashville meet, swap news, and satisfy their need of a paper of needles, a frying pan, a pair of shoes, a camera.

There a minor merchant strives to make himself a living by meeting the needs and satisfying the demands of a small community.

The small community of today, however, is not what the small community of the 1890's was.

In those days, the small town was isolated from the great world. It was more than just a pace or two behind the great metropolis. Its people wore clothes that distinctly set them off from the city folk. They had a different outlook. They were branded as hinterlanders.

Today, with the amazing development of standardization, the people of the small towns are on a different footing. Manufacturers respect their buying power and cater to their well-defined tastes.

What with the radio serving up news, hot-fresh, and the automobile carrying the people about like a magic carpet, isolation just doesn't exist any more, and even the major sectional differences between North and South, East and West are almost dimmed out.

As a result of these changes, retail selling in small-town stores and in big-city department stores is in some respects easier than it used to be, and in others more difficult.

There still remains, however, this one major difference, that the small-town storekeeper has more intimate contacts with his customers. In a department of a big store in New York or Chicago, customers come and go in a steady stream, and for one instance of clerk and customer being acquainted there are a thousand in which the transaction of the moment is the only contact they will ever have. But in the small store, relationships are more personal.

The great department stores of today have practically all grown from small starts. Where hundreds of storekeepers were satisfied to hold their own and merely make a living, one man destined to become a merchant prince, built with brains, grew with the community, and made himself and his establishment important parts of its scheme of life.

These achievements are not the result of chance. They are designed. They have a history based upon strong, wise decisions. That history reflects careful study of the community—of development of real estate, the changing tendencies of business sections—of corners good and bad, the right and the wrong sides of streets—of service in the store—of good buying and correct markups and markdowns—of the timing of style changes and of the fine art of anticipating new demands and guarding against deterioration of stock.

The person who studies retailing as a possible field for expenditure of his energies and the making of a living or a fortune should analyze his own qualities with fearless candor and exact estimate.

Retail selling is selling; that's the first point to be made. It is different from the salesman's work on the road; different from advertising, as a business in itself.

It divides into quite different territories, as of the small, one-line

store, such as a shoe store; the country general store, the mail-order house, the chain store, the department store which is a dozen or a hundred stores in one.

Where one person likes to run his own business, however small, deriving his first reward from the sense of opportunity, responsibility, and independence, another likes the feeling of security that goes (for him) with a subordinate place in a large organization, and enjoys trying to score a good margin over his quota of sales without having to take the risks of the business. If he is moderately ambitious, he may look forward to becoming a department head—and be well satisfied to stop right there.

Many types of people are engaged in retail selling, and there is room for them all, need for all. The beginner should realize this fact, and may be sure he will make a better start if he sets himself a goal—even though quite possibly he may, after a tryout, deliberately abandon the original goal and adopt a new one. The idea is, that instead of drifting, he should follow a planned course, and know always for what he is heading.

Sometimes a lover of books decides to start a book store. He rents a room, puts in a few tables and shelves of books—then sits down and waits for customers. Soon his small capital is exhausted; the original stock of books stands on the shelves, the landlord clamors for his rent—and another small business venture has failed.

Likely as not, that proprietor spent most of his time *reading* the books he should have been *selling*.

He should have been letting the world know he was there, with books to sell.

Possibly he made a mistake in his selection of stock. He may have ordered the books he liked and passed by the ones he disapproved of, instead of considering the popular requirement.

Certainly a bookseller may quite properly seek to influence the reading choices of his customers—after he gets enough customers to keep the business going. But, after all, selling is not missionary work. Its only measure of success is in sales volume and amount of profits.

It takes at least a year for a store of any kind to gain a footing. The venturer should always see his way ahead at least that far clearly and surely. A small store that breaks even in its first year is doing well. At that, its proprietor will have had some dark

them, and they can't buy goods to stand on the shelves to be sold only when someone comes in with an emergency request. And the townsfolk complain that the storekeepers charge them more than they would have to pay in the nearby city. And so local business lags pitifully.

Responsibility lies with the storekeepers.

They are the sellers. Their interest in having local trade stay at home is greater than that of the town people, who would be glad to patronize local business but will certainly go where they know they can get the most for their money.

Census figures for 1935 show 1,474,149 independent stores doing 73.1 per cent of the country's retail business; chains, local and national, 22.8; all other types, 4.1. The chains had 127,482 stores.

An illuminating fact is that, for all retail stores, operating expense was \$22 89 per hundred dollars of sales. Of course, this figure includes the big department stores with their heavy payrolls along with the small-town stores. Still, the figure carries a start toward a basis for any storekeeper's figuring on what he must do to make good.

In retailing as in every other department of business, scientific system is the secret of success.

One may derive sentimental satisfaction from being engaged in the nation's business, but if he is to remain engaged in it, he must be determinedly, unwaveringly businesslike in his methods.

The one who goes ahead in business may have theories, but he invariably tests them with facts and figures.

SALESMANSHIP

First, production; second, sale of the product: that is Business.

A young man, seeking a start in life and convinced that the business world offers the most of what he wants, should first consider whether his talents and tastes fit him best for work in the factory, the office, or the field. What are the arguments for and against salesmanship as his aim?

Selling is an art, in that a seller must use imagination and judgment; a science, in so far as he can be guided by formula or rule, based upon experience, either his own or others'.

Whether it is true or not true that a good salesman can do more with inferior products than a poor salesman can do with a better

whether he has genius; he need only ask if he has the patience and persistence to stick to a hard line of travel until it brings him to the appointed goal of sure, dependable skill.

In organizing a business, production of goods for sale naturally comes first—but note that they are goods for sale, and so the development of an adequate sales force becomes an imperative and early necessity. The candidate for a place on a sales force need never have misgivings lest opportunity be denied, for sales managers are ever on the alert for new talent. In seeking a position as salesman, it is well to bear in mind the fact that you are *selling* yourself—and to one who knows all the tricks of selling and has full understanding of what constitutes a fair test of salesmanship.

A real sales force is a fine organization, and membership in such a force is a prize worthy of any man's best efforts. The sales force is a major unit of the business. Its component parts, the individual salesmen, must be strong and effective contributors to the strength of the whole.

A good selling force is sure to be headed by a sales manager of vision, intelligence, and energy; one who knows the individual salesman's problems, and who also has the comprehensive view. He must plan each man's work in the field as a vital part of the building of the business. He must know the goods, the market, and the strategy of getting the goods into the market against strong competition. He must know, and meet, the competitors' methods of promotion; and the more he knows about the processes of production, the better is he fitted to supervise the program of selling. The man at the head of a successful selling system is sure to be one who "knows his business" in every sense of the expression. A sales managership is a splendid goal for a young man to fix his thoughts upon as he begins his business career; selling is rich in go-ahead opportunity for the truly ambitious worker—knowledge of it is not only useful but practically indispensable to every important executive in the offices.

Before a man can be a sales manager, he has to prove his merit as a salesman. Therefore, the question has to be asked and answered: "What makes a salesman a good salesman?"

To be good, a salesman has to know, first, the goods he is selling; second, human nature in general, but especially the way it works in the mind of a buyer; third, how to overcome sales resistance, to

beat down the buyer's everlasting NO; fourth, how to close a deal (and this is a science), to get the name on the dotted line at the end of an order blank—and, finally, how to learn something definite, real, and tangible from every success and, still more, from every failure.

How is a young man to know whether he can hope to make a salesman of himself?

First, he does *not* have to be a natural-born bargain driver, swapper, or "hoss trader." He *can learn* how to sell.

Second, he must have courage, persistence, self-assertiveness—all *under control*.

Third, he must be an extremely realistic student of human nature. He may have ideals of the finest type, but he must judge others, in business, with complete objectivity.

Finally, he must have a detailed working knowledge of the goods he sells and also of those sold by competitors.

These are the facts to be borne in mind by the young man trying to decide what he wants to be, to what kind of work his abilities are best suited. Later, if he decides to be a salesman, he will have time—and abundant occasion—to study methods of approach, of presentation of his sales talk, of methods of closing the deal; to analyze the respective merits of the selling instinct and the scientific method; to learn how to execute his manager's orders and to make intelligent, truly informative reports.

But first, he must follow the old Greek philosopher's injunction "gnothi seauton," know thyself—and be sure that he is not trying to make a salesman out of a mechanic, or teacher, or book-keeper.

For those who after searching self-examination feel that salesmanship is their proper field, this book contains many features that will amply reward study. The salesman who does not know his line is hopeless. That is obvious. A related fact sometimes overlooked is that the more the salesman knows in addition to that line, the better is he fitted for the he-man's game of selling against present-day competition.

To be a salesman, it is by *no means* necessary to be a superman; but it is highly desirable, before trying to break into the game, to be sure that one possesses the qualities definitely needed for success in it.

TRANSPORTATION

Daniel Boone transported himself, his rifle, and his pack over the wilderness trails afoot. Pioneers crossed the plains and prairies in covered wagons. The Pony Express carried mails to the new settlers of the West. And then one great day the railroad broke through, the last bit of steel ribbon was laid completing a trans-continental line, and the Iron Horse began hauling heavy loads from coast to coast. Transportation had achieved an epochal advance over the lumbering stagecoach and the slow-moving canal-boat. As we look back from this day of marvelous motion, the view is one of the romance of human progress—romantic after it has been achieved through tremendous struggle—and of wonder that so much business was done in those bygone times with such simple means and methods.

When the country had been covered with a network of railroads, it seemed to many that progress had reached its limit. Some queer fellows began to dream of self-propelling vehicles, independent of steam power. Some even talked about flying like birds. But sober-minded persons who kept their feet firmly planted on solid earth knew those visionary schemes could never be worked out.

Then came the automobile, at first apparently destined to serve as a luxurious toy for the opulent few, then suddenly developed into a convenience, then a positive necessity, for the many. And finally—to date—the airplane.

The story of America's industrial progress, material advancement, might be well told in terms of the improvement of communications and transportation: the telegraph and telephone conquering time, and the railroad, automotive vehicle, and airplane reducing the difficulties of space.

To some young persons looking critically (and perhaps suspiciously) at the world that lies before them, wondering how they are to make their bread and butter (and good roast beef and gravy), and whether they are to be cogs in a great machine or can contribute some influence to the progress of mankind, render some useful service as a margin to their self-support, the transportation field smiles invitingly. The boy who spent happy hours running his Christmas electric train may be destined to become a preacher or a poet, a filing clerk or a mechanic, a lawyer or a tradesman. Or it

may be that his childhood interest in running trains will abide as a dominating interest in his life, and he may strike out for a career in transportation.

Since the first eager-minded man put a pole through a couple of sections of log and made a pair of wheels to lighten his burden of labor in moving his primitive goods from place to place, the passion for mechanized hauling has been rooted in the minds of hosts of men. The trackwalker doing his section of the great railroad—now streamlined—shares the zeal and zest of railroading with the president of the company, in his richly appointed offices.

The owner of a growing fleet of motor trucks gets his living and a kick out of the carriage of goods. Bus drivers are properly proud of the service they render the public in making their scheduled times and carrying their passengers safely through fog and storm. And airplane traffic commands the same proud loyalty from all departments in its now highly organized conduct.

Transportation has leveled off the seasons in the food market. Perishable stuffs are carried in refrigerator cars, and vegetables are shipped from Florida, Georgia, Texas, California to New York and Boston, and delivered as fresh as when picked.

Transportation has been knit up with the story of industrial development. In millions of tons annually, raw materials are carried to the mills and factories; finished goods are distributed through wide territories. Without modern transportation, we could hardly have mass production and a genuinely national market.

In transportation, as in almost all lines of activity in our industrial world of today, there is at this time special need of persons who are willing to put on overalls and work with their hands. The white-collar world is full.

JOB OPPORTUNITIES FOR THE RETURNING VETERAN

The veteran who desires a return to the job he held before entering the armed services will have no difficulty in placing himself. By law, employers are required to reinstate honorably discharged members of the armed forces in their former position, or in a position of like seniority, status, and pay, providing certain specifications are met. These specifications may be checked on at the veteran's local draft board.

As soon as possible after being discharged, the veteran should

report to his draft board. If he desires a new job, a member of the Re-employment Committee will make the necessary contacts for him with the Veterans Employment Division of the United States Employment Service, War Manpower Commission; if he desires to return to his former occupation, the committeeman will contact the serviceman's employer.

Persons seeking a new position will find that the Veterans Employment Service, with offices located in every major city of the union, offers capable, friendly counsel designed to guide the individual into a suitable employment. The re-employment committeeman will follow through the matter of re-employment to a successful conclusion. If a veteran is dissatisfied with his first job, he will be directed to some other job, and will continue to be so directed until such time as he finally finds work to which he feels himself suited.

World War II has wrought many economic, industrial, and social changes. The returning serviceman will find literally an infinite variety of new jobs and new fields of endeavor opening before him. As a member of the armed services, he will receive great consideration and through its various veterans' organizations, the Selective Service System will see to it that his rights are defended.

curt expressions such as these: "What do you want?" or "What is it?" or a bored, querulous "Yes?"

The visitor may say, "I want to see Mr. Employer," but refrain from giving his own name. In such a case, you would reach for a pad and pencil, saying, "Mr. Employer is busy just at the moment, but if you will give me your name and the nature of the call I will try to arrange for you to see him." You will find that the pad and pencil will generally have the effect of making the visitor give his name. If you realize, after getting the visitor's name and business, that Mr. Employer would not wish to see him, you must try to satisfy the visitor without letting him see Mr. Employer. You may speak to Mr. Employer and get a message from him for the visitor, or you may handle the matter yourself somewhat as follows: "Mr. Visitor, I don't believe there is anything to be gained from seeing Mr. Employer at this time, since our fall advertising schedule is already made up, and he will not buy any more advertising space until the spring. However, if you would like to leave your rate card and a copy of your publication, I will see that Mr. Employer receives them. If he wishes to get in touch with you, he will call your office." If the business could be handled more effectively by another department, you may explain to the visitor that Mr. Employer does not handle these matters, but that you will try to arrange for him to see Mr. Rightman. When you refer visitors to other departments, be sure that you are sending them to the proper place, as it is very annoying for the visitor to be shunted from one place to another.

If you believe Mr. Employer would want to see the visitor, you may give him a message and ask him to see the visitor, or you may make an appointment for Mr. Employer, depending upon what procedure has been agreed upon between you and the employer. Routine matters or callers who simply want information will probably not be admitted to Mr. Employer's office, but you must never actually refuse to grant a visitor an interview. You may explain that Mr. Employer cannot see the visitor at the time, and then offer your assistance. You can almost always satisfy the visitor if you will show a sincere interest in his business, give him your undivided attention, and give him all the service or information he requires with an air of assurance and confidence. This air of self-confidence will give the visitor confidence in your decisions,

also, and will help to make him feel that he has accomplished as much in seeing you as he would have in seeing Mr. Employer.

Do not make the mistake of jumping to conclusions. Let us suppose a visitor asks to see Mr. Employer and hands you his business card. From the card you learn that Mr. Visitor is a salesman of stocks and bonds. Even if Mr. Employer has said that you are to admit none of these salesmen to his office, you are not justified in abruptly dismissing the visitor, but should use the technique described previously. On the other hand, Mr. Visitor may be an old friend of Mr. Employer's and have no intention of trying to sell him any securities. Tactful questioning of the visitor will reveal the situation to you before you make any blunders, and you can then treat the call as personal.

Announcing Callers

When Mr. Employer indicates that he wishes to have a visitor shown into his office, you should say, "Mr. Employer will see you now, Mr. Visitor." You walk before the visitor and a little to one side, enter the office and step to one side. If the employer has not met the visitor before, you may say, "Mr. Employer, this is Mr. Visitor." Then, unless you are needed to take notes of the interview or for some other reason, you leave the office, closing the door quietly if it was closed before.

If a visitor who has an appointment arrives while Mr. Employer is interviewing another caller, you may phone to the employer to warn him of his next appointment, or you may go to his office and say something like this: "Mr. Employer, Mr. So-and-So has just arrived to keep his appointment with you. Shall I tell him you will see him within the next few minutes?" The method to be used depends upon the employer's wishes in the matter.

It is courteous for Mr. Employer to rise when a visitor, especially a woman, enters his office. He should greet her pleasantly, draw up a chair for her, and remain standing until she is seated. He should give the visitor his undivided attention, even though he must limit the length of the interview. When the visitor rises to leave the office, Mr. Employer should also rise and escort the visitor to the door of his office.

While a visitor is being interviewed in Mr. Employer's office, you must see that there are as few interruptions as possible. Unless

a telephone call is urgent or otherwise important, you should take the message and have Mr. Employer telephone later. If it is necessary to give him a message, you should write the message on a piece of paper, apologize briefly for the interruption, and hand him the note. A written message usually causes less of a break in the interview than an oral message would. Again, however, your procedure should be influenced by your employer's wishes. If he wishes to have all telephone calls put through to his office at once, regardless of the interruption, you should do so. Or if he prefers to receive necessary messages over his telephone instead of by written notes, you will of course do as he wishes.

Incidentally, when the telephone rings while one is talking with some other person, he should excuse himself before answering the call. It is especially important for Mr. Employer to remember this courtesy when the telephone rings while he has a visitor in his office. He should make the call as brief as possible, and should avoid the overcautious, guarded manner of speaking which is typical of so many businessmen under these circumstances.

Handling Appointments

It is only common courtesy for both parties to an appointment to be punctual. It is also considerate for the office caller to make his visit brief, particularly in view of the fact that the businessman may have other appointments which must be kept waiting if the visitor is long-winded.

If the office caller must be late for his appointment, he should call the other person's secretary, explain briefly why he cannot keep the appointment on time, and try to arrange for either a few minutes' grace or a later appointment. If the businessman realizes beforehand that it will be impossible for him to keep an appointment on time, he should have his secretary telephone the visitor and try to change the time of the appointment. However, there are times when the businessman is unavoidably detained at the last moment, and there is no chance to warn the visitor that he cannot keep the appointment. Or it may be that when the visitor arrives, the businessman is not in his office, and the secretary has no definite idea when he will return. Under these circumstances, the secretary should explain the situation to the visitor, offer her employer's apologies, and try to arrange another appointment. Or

if she knows definitely how late her employer will be, she might offer the visitor his choice of waiting or of returning at a specified time. It is the height of discourtesy to ask a visitor to wait an indefinite length of time for your employer, since the implication is that the visitor's time is not so important as the employer's.

Personal Conduct

Make it your business to remember the names and faces of regular office callers, so that you can make your greeting friendly and personal. Practically everyone enjoys being recognized and called by name. But do not reserve your courtesy for the few regular visitors. Greet each one in the same pleasant manner. It will greatly simplify your job of getting the visitor's name and the nature of his business, and if it is necessary to send the visitor away without letting him see the person he wished to call on, he will feel less annoyance if you have been friendly, pleasant and courteous.

Try to avoid having visitors lounging around the desk or switchboard, joking and teasing. Many young men feel that this is the way to win the secretary or receptionist's good will, but with tact and firmness you should be able to guide them to chairs in the waiting room. Do not indulge in long conversations with regular callers and neglect others. Learn to accept compliments with a pleasant, reserved, "Thank you." Do not laugh loudly, giggle, or allow over-friendly callers to distract your attention from your job, which is to give each caller prompt, courteous attention.

Using the Telephone

In using the telephone, it is important to remember that the impression you create on the person at the other end of the line is almost entirely a result of the tone of your voice, what you say and how you say it, and your telephone manners. While a curt remark may be softened by a friendly smile in meeting office callers, in a telephone conversation the effect of the smile is lost and you are judged only on the curt remark. Therefore the business person who wishes to inspire confidence, create a favorable impression, and attract friendly feeling and good will—and this applies especially to secretaries—will learn to express a pleasing personality in terms of sound.

Voice

Speak in a conversational tone of voice. Even a long-distance call does not require a lusty voice which can be heard from one end of the office to the other. If you face the transmitter, hold your lips about half an inch away from it, and speak into it slowly and distinctly, the other person will have no difficulty in hearing your voice, even if it is low-pitched. Try smiling now and then during a telephone conversation, just as if you were able to see the other person. Even though the smile cannot be transmitted over the telephone, it will be reflected in a pleasanter, more friendly tone of voice. Avoid slipping into a monotonous manner of speaking. Try constantly to make your voice sound cordial and pleasant, animated and sincerely interested. Don't look away from the telephone while you are talking; don't hold a pencil or any other object in your mouth. Don't make it difficult for the other person to hear you by speaking too rapidly or by allowing your voice to fade away to a mumble.

Manners

When the telephone rings, answer it promptly and give the caller your courteous, undivided attention. Do not lift the receiver, and then before answering the call, finish your conversation with the person at your desk. Or do not try to talk to someone in your office while you are carrying on a telephone conversation. If there is someone with you when your telephone rings, ask to be excused while you answer the call, and then put all your intelligence into giving the caller satisfactory service. It sometimes happens that the telephone rings just at the moment when you are terribly busy or in an unpleasant mood because of something which has just occurred. Under such conditions you must be particularly careful not to let your voice reflect your mood. After all, the caller had nothing to do with it, so it is neither fair nor courteous to growl at him, or to speak curtly. When you have finished your telephone conversation, replace the instrument on its hook quietly—don't slam it down. There is a chance that the other person will still have his receiver off the hook and he won't like the sound when it hits his ear.

And incidentally, remember to be courteous when you are connected with the wrong telephone number. It is only common courtesy to say "I'm sorry" when you learn that a mistake has been

made, and even if it was all the operator's fault you are not justified in slamming down the receiver without so much as an apology to the person at the other end of the wire.

Whenever possible, avoid asking a person to wait to be connected with his party. If there must be a delay, suggest that you call him back in a few moments. The caller may say that he prefers to hold the wire. If he does, be sure to remember that he is waiting, and if the delay amounts to more than a few moments, tell him Mr. So-and-So is still busy and again offer to take a message. There are few things more annoying than to be left holding the wire for an indefinite length of time, during which you wonder if you are still connected or if the secretary has forgotten about you, until finally you hang up in desperation.

Business Calls

All the rules given up to date regarding the use of the telephone apply to both business and personal calls. Now, however, we shall give closer attention to the proper handling of business calls.

While it is perfectly all right to answer the telephone by saying, "Hello," in business offices it is considered better form to say:

- "Mr. Lewis' office, Miss Hunt speaking," or
- "Jefferson & Lee, Miss Roberts speaking," or
- "Mr. Grant's office," or
- "Mr. Grant's secretary speaking," or
- "Lackawanna 6-400" (or whatever the number is).

When you make a telephone call and are connected, it is considered good form to identify yourself immediately. For example, you might say:

- "Is Mr. Jones in—Mr. Brown is calling," or
- "Mr. Jones, please—Mr. Smith calling," or
- "May I speak to Mr. Jones—Miss Hill speaking."

However, many callers simply say, "Is Mr. Jones in?" and fail to give their own names. In such cases, the secretary may say something like this:

- "Mr. Jones is not in his office at the moment. May I take the message?"
- "Mr. Jones is busy at the moment. Who shall I say is phoning?"
- "I'm sorry Mr. Jones is busy at the moment. Perhaps I can help you."

If, after the caller has identified himself, the secretary realizes that the call is important or requires her employer's attention, she may say: "Mr. Jones has just come into the office. I'll ask him to speak to you at once," or "I believe Mr. Jones is free now. I'll connect you immediately." If the employer really is out or busy, the secretary may tell the caller when he will be available and offer to have him phone the caller wherever he will be at that time. If the call is not very important, or if the secretary is able to supply whatever information the caller desires, she may handle the call herself. However, the secretary should not give information over the telephone unless she is sure of the identity of the caller and knows that it is all right to give out the information. If she cannot be sure that she is justified in giving out certain information, she should leave the telephone for a moment on the pretense that she must get the information, and consult someone in authority.

If the secretary believes the call could be more effectively handled by another department, she should first make certain which department is the proper one, then courteously explain to the caller that she is transferring his call to Mr. So-and-So who handles matters of this kind.

While most of these rules for telephone etiquette have been addressed primarily to secretaries, let it not be assumed that executives and other business people have no need for them. For example, here is one discourtesy which is found almost exclusively among busy executives. He asks his secretary or the telephone operator to call a certain person for him. The call is put through and the proper person called to the telephone, but by this time the executive is nowhere in sight. Then while the secretary searches for the executive, the other person is expected to wait patiently at the other end of the line. This is the height of discourtesy, because the executive thereby implies that his time is more valuable than that of the person he is calling. When this occurs, the secretary should not keep the other person waiting more than a moment or so. She may explain, with an apology, that the executive is not in his office, and then put the call through again when he returns.

Personal Calls

As far as possible, personal calls should be avoided during business hours. Sometimes, of course, these calls are necessary, but even

then they should be brief. Long, rambling telephone conversations are never in good taste, but in a business office they are especially undesirable since they consume much valuable time and shut out other calls which may be very important.

The business person whose friends insist on calling him at the office is at a distinct disadvantage, as he cannot control them as well as he does the calls he makes himself. Of course, he may be more wary of giving his friends his business number, and he may explain to others that he cannot conveniently chat with them over the office telephone, but he must still depend largely on their courtesy and consideration to remedy the situation. If a note would do just as well, don't telephone your business friends during office hours, unless you know for a fact that it will cause them no inconvenience.

Personal Relations

Perhaps because they are comparative newcomers in the business world, women frequently have more difficulty in their personal relations with employer and office associates than men do. On them is the burden of proof that they are really interested in their jobs, and not primarily in finding social companions or husbands; that they can be trusted with responsibility and can keep to themselves information not for general distribution. They must prove that they can work congenially and efficiently with superiors, but at the same time be respectful, reserved, and matter-of-fact. Likewise, they must be able to work smoothly with other employees, but have the ability to claim their respect, good will, and co-operation when necessary. And, very important, they must prove that they can free their minds of all social or domestic matters and give their work all the attention it requires. The clever business-woman avoids any action which would seem to show her lacking in any of these respects.

With Employer

First of all you owe your employer respect, if for no other reason than that he is your superior. Address him respectfully, give him your full attention when he speaks to you, defer to his wishes in all matters pertaining to business, and answer him with at least as much courtesy as you would accord an office caller. If he is a

friendly, sociable person, don't take advantage by being too chatty, impertinent, or chummy. Be friendly and pleasant, but remember that he is still your employer and maintain a certain amount of reserve. If, on the other hand, he is unpleasant and hard to work with, summon all your tact to smooth the relationship, and try not to admit even to yourself that you don't like him. Above all, don't gossip about him or anything connected with him to the other employees, because as your employer he is entitled to loyalty.

Don't be misled by the moving-picture versions of office life into believing that all employers are misunderstood and are just waiting for an attractive secretary to solve their problems. They are usually conservative businessmen, with only the most honorable intentions toward their employees. The average employer would much rather have an efficient secretary who relieves him of irksome office detail than one who thinks she was hired for her pretty face or her attractive appearance. There is no doubt that the latter attributes are advantageous, but they should not be overrated.

Dates

The problem of whether or not to accept invitations from superiors is one which perplexes many women in business. As a general rule, it is wiser not to enter into a social relationship with superiors. First of all it may cause gossip and arouse animosity among other employees. Secondly, it is exceedingly difficult to re-establish a matter-of-fact, efficient business relationship with your superior during office hours. However, circumstances make each case different, and you must therefore decide for yourself, after carefully weighing the possible disadvantages against the pleasure to be gained. Luncheon engagements, for example, are quite often purely business conferences, and there is not likely to be any unfavorable comment even if the businesswoman or her superior happens to be married. A very young girl, or one in a minor office position, however, would leave herself open to gossip if she accepted a similar invitation from her superior, particularly if he were married. The executive who keeps a young woman employee working overtime should give her money for dinner, but he should not invite her to have dinner with him. Even if he does suggest it, the clever girl will plead another engagement or something of that

sort. If you decide that it would be unwise to accept a superior's invitation, refuse it courteously, graciously, and if possible give a plausible excuse. It is not necessary or desirable to assume a shocked or indignant manner.

However, many pleasant social relationships are established between men and women office associates. If an unmarried man, not her superior, extends an invitation or asks permission to call on a woman with whom he works, there is no reason why she should refuse unless she does not care for his company. But office associates who establish friendships should still maintain businesslike manners in dealing with each other in the office, and they must refrain from discussing their private affairs with other employees.

With Other Employees

The businesswoman who hopes to succeed, cannot afford to be "chummy" with her office associates. By this we mean that she must not visit and chat with them during business hours. She must not gossip, discuss her employer and his private affairs, or any other member of the organization. She must not reveal confidential information to anyone, nor should she be a clearinghouse for office rumors. While the hail-fellow-well-met woman who is accepted by her associates as a pal and "one of the crowd" may be well liked, she cannot inspire confidence in her responsibility or command respect and obedience as easily as the woman who is reserved, discreet, and less of a pal. Yet the reserved woman can be equally well liked, in addition to gaining the respect of her co-workers, by being gracious, courteous, and fair in all her dealings with them. She remembers to say "please" and "thank you" when asking for and receiving service. She requests others to do things, instead of ordering them. She says, "I'm sorry," when she accidentally inconveniences another. She does not shirk her own responsibilities, and she is willing to help other people whenever she can. All of which does not make her a Pollyanna, but a lady in the finest sense of the word.

The newcomer in an office should be introduced to those executives and office staff members, with whom she will come in contact. These introductions may be performed by the office manager, the head stenographer, or an employee who has been chosen as official

hostess The forms described in the chapter on Introductions and Greetings are followed: men presented to women, younger person to older person. Unless another employee has been instructed to take the new arrival under her wing for a day or two, it is gracious and friendly for her nearest neighbor to offer to be of service. Perhaps the stranger is in doubt about some office regulation or procedure, needs an eraser or some supplies, would appreciate having a restaurant recommended at lunch time, or perhaps all she needs is a kind word and a pleasant smile to put her at ease. On the other hand, the stranger should avoid "pushing" or being overfriendly. She should be pleasant and friendly to the other employees, but she must wait for them to make the first advances. If they invite her to join them at lunch, she may accept with thanks. But if they don't invite her for the first few days, she should neither feel hurt and indignant nor invite herself. It takes some people longer than others to make friends, but until the stranger has been sized up and accepted by at least a few of the employees, it will do her no good to try to rush things.

Greetings

The well-bred man or woman does not allow the high pressure of business life to rob him of his good manners. He greets the elevator operator with a pleasant "Good morning." Upon entering the office, he bestows a similar greeting upon whichever employees or associates he happens to meet. When he is leaving at night, he says, "Good night," to those he passes on his way out. It is not necessary to say "Good morning" or "Good night" to each person in the office individually, nor should the arriving employee stop to talk at each desk he passes in going to his own. A man removes his hat when he enters the office—even when the office is his own.

The question of whether or not an employee should greet an executive with whom he has very little contact when they meet in the hall or elevator, seems to worry many people. There is really no definite answer, except that you must use your common sense. A secretary or stenographer who might once in a while come in contact with him, would probably speak to him. A shipping clerk or a file clerk, particularly in a large organization where they might never actually meet the executive, would probably not bother. But if the file clerk did speak, what harm would there be?

In Elevators

In the elevators of office buildings it is not necessary for men to remove their hats, or to allow women to leave the elevator first if they would thereby interfere with other passengers. When getting on the elevator, however, a man usually allows any women who are also waiting, to precede him. But again, if he must cause a traffic problem to offer this courtesy, he gets on the elevator in his regular turn.

Even in business elevators, one should refrain from conversation as much as possible. At any rate, it is not good form to mention names, or to discuss private business or social affairs. And incidentally, while you are expected to say "Good morning" and "Good night" to elevator operators, and may even have a little informal discussion of the weather, it is not particularly good form to joke, tease, and carry on flippant conversations with them.

Names

During office hours, remember to call office associates and employers by their full titles: Mr. So-and-So, Miss Brown, and Mrs. Smith. The well-bred businesswoman refers to herself as "Miss So-and-So" when necessary. No matter how well she is acquainted with her employer and other executives, she does not call them by their first names in the office, or at least, not when others are present. She refers to them as "Mr. Brown" and "Mr. Smith" in conversation, not "Brown," "Smith," or just "he." During lunch hour and outside of the office, girls and men may call each other by first names. They may even follow this procedure in private office conversations. But as a general rule, it is considered better form to use the more formal style of address in the office. In the smaller cities and towns, where office atmosphere is frequently rather informal, an employer may call his employees by their first names. If it is customary in your place of business, don't worry about it or try to change it.

In addressing an office caller or anyone else whose name you do not know, it is preferable to use "Sir" or "Madam," rather than just plain "Mister," "Lady," or "Mrs."

Entering Private Offices

Ordinarily, a well-bred person never enters a private room or office without knocking on the door first. The secretary is privileged,

as a general rule, to enter her employer's office without knocking. However, if there is someone else in his office, whether a friend, an office caller, or an associate, or if for some other reason the secretary feels that it would be more courteous, she should knock on the door. It is not necessary for her to wait for an answer before entering. But anyone other than the employer's secretary should make it a rule always to knock on a closed door. If the door happens to be open, one may look in and ask permission to enter. Frequently the occupant of the office may be busy at the moment, and it is only courteous to give him an opportunity to say, "Would you mind coming back in about five minutes?" Respect for other people's time is a mark of good breeding, so try not to waste an associate's time by unnecessary visits to his office. He may not want to ask you to leave, and yet he may be so busy that your presence is very unwelcome.

General

One of the most rigid rules of etiquette in both social and business life is to be punctual for appointments. While an executive may not adhere strictly to office hours, he must be punctual for appointments or risk losing both the appointment and the good will of the other person. An employee, however, must be punctual if he wishes to safeguard his reputation and perhaps even his job. If your day begins at nine o'clock, try to arrive a few minutes early so that you can be all settled and ready to begin your work promptly. Many employees seem to feel that they are doing all that is expected of them if they arrive at nine o'clock, even though they then spend from fifteen minutes to half an hour powdering, smoking, and chatting in the rest room, and generally getting settled. This, of course, is not to be considered punctuality. You should also try to avoid taking more than the time allowed you for lunch. Of course, the person whose business it is to make contacts may quite properly take more than an hour for lunch, since this is part of his job, but we are talking about employees who are expected to live up to a definite schedule. At four-thirty you should not clear your desk and prepare to be the first one to leave at five o'clock. It is permissible to budget your last half-hour, so that you will not have to remain overtime to finish, but don't always be the first one to leave as soon as the clock strikes five. If your employer makes a habit of beginning his dictation at a quarter to five, you may try,

tactfully, to show him the unfairness of making you work overtime every evening, or perhaps you can manage in some other way to make him begin his work a little earlier. But try not to be disagreeable when it sometimes becomes necessary for you to remain after hours.

While a girl may occasionally put a little powder on her nose, while remaining at her desk, she should not give her make-up a general overhauling or comb her hair unless she has a private office and is alone. Neither should she manicure her nails during office hours, first because this is one of the things that must be done in private, and second because she is paid to perform certain office work, and not to take care of her personal grooming.

In most business offices, employees are not permitted to smoke at their desks, unless, perhaps, they have private offices. Or it may be that men are given this privilege, but not women. Even though you feel that the rule is unfair, you must be well-bred enough to abide by it. Go to the rest room to smoke, if you must, but try not to make your trips too frequent or too long.

The best possible way to win the dislike of office associates is to make a practice of borrowing, or to carry tales. In almost every office there is at least one person who borrows cigarettes constantly, yet never has even one to offer when someone else runs short. The excuse usually given is that the person wishes to give up smoking, and if he had his own cigarettes he would surely smoke more, so instead he borrows them one at a time! If this were really the reason, wouldn't it be more considerate to have some person hold a package of cigarettes in trust, and borrow them one at a time from that person? Equally undesirable are the people who ask to borrow your comb, your compact, soap, towel, or drinking glass, or who use your fountain pen, umbrella, paper knife, eraser, etc., and forget to return them. Likewise, every office usually has its chief tale carrier, trouble maker, or gossip distributor. This person seems to attract to herself every "inside story" and every bit of gossip or rumor, in a truly magnetic manner. As soon as she has collected her stories, she tells them, with an air of authority, to everyone who will listen. And she makes a particular point to tell them to just the wrong people, in order to create as much disturbance as possible. If there is such a person among your office associates, be courteous to her, but at all costs do not gossip with her or become involved in her plans to stir up trouble.

EFFICIENCY

A successful secretary is one who keeps the office machinery running smoothly, with no friction or grinding of gears, particularly in her relations with employer, office associates, and callers. She must have courtesy, tact, resourcefulness, initiative, firmness, and reserve.

In addition to possessing and cultivating these qualities, the secretary should study ways and means of increasing her definite usefulness to her employer.

To lessen the employer's burden of correspondence, she should familiarize herself with the firm's business and with the policies and the style of expression followed in the employer's letters. In this way, she may fit herself to answer routine letters capably and satisfactorily on a mere instruction as to the facts and figures, making it necessary for the employer to dictate only those letters which require his personal attention.

Many secretaries keep an appointment calendar for the employer; the better secretaries see to it that as an appointment falls due all correspondence and data that might be needed during the interview are placed on his desk, for ready reference.

There are innumerable ways in which a secretary may make herself indispensable. She keeps track of routine details. By means of card indexes or files, she is always ready with needed information and reminders, material for reports, and the like. She does not try to get by on a minimum of service, but strives to increase her usefulness and value, preparing herself for assumption of greater responsibilities in the future.

The efficient secretary will make a record of all save the most casual phone calls. For this purpose, she should have a pad of slips printed in this way:

Date ..	Time.....
Call for ..	
Called by ..	
Representing ..	
Their phone no.	
Will call again.	
Request you to call back.	
Message.....	
.....	
Call answered by.....	

DUTIES AND PROBLEMS OF SECRETARIES

What Is a Secretary?

The word *secretary* comes from medieval Latin *secretarius*, meaning "a confidant," and being itself derived from the old Latin word *secretum*, a secret. In its English form, the word originally meant "a person to whom secrets are entrusted, a confidant"; but in that sense, it has become completely obsolete.

The first modern use given in the dictionary is in the sense of an amanuensis, one who does writing for another; but the word is almost never used, nowadays, with such limited application. The definition that comes closest to present-day acceptance is this: "A confidential clerk, especially one who attends to correspondence, records, etc., of a private or confidential character; in a corporation, society, etc., one having oversight of, or responsibility for the correspondence, records, etc., of the organization."

The former of these definitions is the one that applies to this section of this book; but it is only a start toward the full import of the word. The essence of that import is in the word *confidential*; a secretary, in the executive's vocabulary, is his alter ego or other self, a person who commands his complete confidence and can be trusted with the secrets of the business—one who stands between him and the public, a guardian of the gates.

The editor of a great metropolitan paper, the mayor of that same metropolis, the head of a great corporation or of a department within its organization—all alike depend upon the services of secretaries to relieve the chief of the heavy burden of office detail. Newspaper offices, city halls, and business establishments are constantly besieged by persons eager to talk with the editor, the mayor, or the manager, and consume his working time with pleas or projects that may or may not deserve a hearing.

It still is true that editors and municipal executives are more apt to have men as secretaries than to employ women for that service. Still, here as in other fields, women have demonstrated their capability and have served with notable efficiency.

For present purposes, however, the meaning of secretary is restricted to the clear-minded, capable woman who keeps guard over the business executive's papers and protects his precious minutes against wastage at the hands of well-meaning visitors each

of whom alone would represent little interruption, but who all together bulk into something that might seem to the harassed man of business nothing less destructive than an army of termites devouring time.

HELPFUL HINTS FOR SECRETARIES

Fasten a rubber band over one cover of the shorthand notebook. As pages of notes are transcribed, draw diagonal lines through them and hook them under the rubber band. This will avoid the necessity of hastily searching through your notebook for a clean page when called to take dictation.

When summoned to her employer's office, the secretary should always take along her notebook and several sharpened pencils in order to avoid delay in case the employer wishes to dictate, to take notes on instructions he may give, etc. It is advisable to have more than one pencil, or to have a pencil sharpened at both ends, so that if the point of one pencil breaks another one is immediately available, and there is no interruption in dictation.

At the beginning of each day's dictation, the secretary should indicate the current date. Then if at some time it is necessary to check back on old dictation, the work is greatly simplified.

Generally, the secretary should not interrupt the dictation of a letter to verify a figure or the spelling of a name, etc. If she has any question regarding the letter, she should wait until it is completed, as an interruption is usually disconcerting to the person who is dictating. However, if the dictator wishes to be interrupted at the moment the question comes up, of course, the secretary should act accordingly.

Punctuation marks, even if not dictated, should be inserted as the letter is being taken down. This facilitates reading it back correctly.

Any reference to an enclosure or something to be sent by separate mail, should be circled or underlined. During the first lull in dictation, the secretary should also make a mark of some kind at the top of the dictated letter, calling her own attention in a more emphatic manner to the enclosure or the mailing.

If the dictator will number consecutively the letters he answers, and the secretary will correspondingly number the dictated answers, it will be unnecessary to have the entire name and address of the

correspondent dictated. It also saves the secretary's time when she is transcribing her notes and wishes to have the correspondent's letter before her.

Do not try to erase an incorrect outline when taking dictation. Just cross it out. Erasing not only lessens your speed, but also calls the dictator's attention to the fact that you have made a mistake.

While the dictator is trying to think during dictation, the secretary must avoid making unnecessary motions and distracting noises. In other words, do not tap your teeth with your pencil, snap the rubber band on your notepad, fix your hair or clothing, fumble with papers, etc.

Before beginning to transcribe her notes, the secretary should read them over quickly, correcting indistinct outlines, inserting punctuation, and checking grammatical errors, and the too frequent use of certain words. Regarding the last suggestion, the secretary is justified in changing grammatical construction just enough to make it correct; she should not change whole sentences to suit her own taste unless the dictator specifically asks her to. *The lengths to which a secretary may go in this connection depend entirely upon the employer's wishes.*

To center a heading horizontally on a sheet of paper, place the sheet in the typewriter so that the left edge is at zero. The figure at the right edge of the sheet will indicate the number of letter spaces in the paper's width. Count the number of letters and spaces in the heading, subtract from the total number of letter spaces, and divide by two. This is the point at which to begin typing the heading. For example: You wish to center the heading *Horizontal Centering* on a sheet $8\frac{1}{2}$ inches wide. You will find there are 100 letter spaces in a sheet of this width. In the heading to be centered, there are 19 letters and one space between the two words, or a total of 20 spaces. Subtract 20 from 100, and divide the answer (80) by two. The result, 40, is the point at which to begin typing the heading. This will leave a margin of 40 spaces from each end.

To place one or more lines of copy in the vertical center of a sheet requires a similar operation. There are six single typewriter spaces (either elite or pica) to one vertical inch. Thus a sheet 11 inches long would contain 66 typewriter spaces. Subtract the number of lines to be vertically centered from the total number of

spaces, and divide by two. Roll the paper into the typewriter so that only the edge is visible above the type line, and roll up the required number of spaces. This is the point at which to begin the typing.

Before turning over to her employer a piece of typing, the secretary should read it over carefully for errors. This should be done, preferably, before taking the sheet out of the typewriter, as it is more difficult to replace the sheet in the same position if a correction must be made later. Sometimes, however, after the sheet has been removed from the typewriter, the secretary will find that one letter of a word must be corrected. After erasing the incorrect letter, she adjusts the sheet in the typewriter until she believes the new letter will fall in exactly the same place occupied by the letter she erased. Instead of typing in the new letter, hoping she has adjusted the paper accurately, she should strike over a period somewhere in the copy. If the alignment was not accurate, she will discover it now and can correct it easily before typing in the letter.

In making an erasure, the first part of the work should be done with a soft eraser, a coarser one being used to finish the job. The roughened surface of the paper may be smoothed with the flat side of a letter opener or some other flat, smooth piece of metal.

When an erasure is necessary on typing of which there are one or more carbon copies, place a sheet of paper or cardboard between the carbon paper and each copy to avoid smudging the carbon copies. After erasing the error on original and copies, be sure to remove all the slips of paper which were inserted between the sheets of carbon and the copies.

If a letter has been omitted from a word in typing, erase the entire word, move the sheet of paper back half a space and type the word correctly. This leaves only half a space instead of a full space at each end of the corrected word, which correction is not too obvious. The same result may be attained by putting a slight pressure on the backspacer before striking each letter of the word.

Suppose it is necessary to make a correction or insertion on a sheet which is bound at the top with a lot of other sheets. Obviously, the sheet cannot be inserted for correction in the usual manner. Instead, insert a single sheet of paper in the typewriter. Then the page to be corrected, type side up, may be inserted between the roller and the top edge of the single sheet of paper which is in the

typewriter. Roll the platen backward, release the sheet of plain paper, and adjust the typed page for correction.

Manuscripts and correspondence frequently contain symbols which do not appear on the standard typewriter keyboard. If these symbols are frequently used, the typewriter may be equipped with them, but if they are infrequently used, of course the typewriter would not be altered. Many of these symbols, however, can be approximated by combining characters which do appear on the keyboard. For example:

Make the equality sign (=) thus: While holding down the space bar, strike the hyphen; press the shift key down slightly and strike the hyphen again.

Make the division sign (+) by striking the colon and the hyphen, at the same time holding down the space bar.

Make the exclamation mark (!) by locking the shift key, striking the apostrophe, backspacing and striking the period.

Make the caret (^/), used to indicate omissions, by typing the underscore under the last letter of the word which precedes the omission, and then typing the diagonal.

Degrees are written by means of a small "o" placed above the type line. For instance, to write 45°, type 45, roll the platen backward about half a space, and type the small "o."

Fractions not on the keyboard are expressed by means of regular numbers and the diagonal mark. For example, 5/8, 1/16.

Feet and inches are expressed by the apostrophe and quotation marks, respectively. Thus *five feet and six inches* might also be written 5'6".

Minutes and seconds are expressed by the apostrophe and quotation marks, respectively. *Fifty minutes, ten seconds* might be expressed 50' 10".

In general, the accents used in writing foreign words are more easily written in by hand than by trying to make them with the available typewriter symbols. The same applies to marks referring to footnotes, such as the dagger, double dagger, section, etc.

To rule horizontal lines, place a sharp pencil in the fork where the typewriter keys hit the paper, and pull the carriage across. To rule vertical lines, place the pencil in the same fork, and roll the platen, using the variable line spacer for smoothness. Although this method can also be used to make rules in ink, a better method is to

strike a period at each end of the line you wish to draw, remove paper from the machine, and connect the dots in ink with the of a ruler.

When a number of carbon copies must be made, there is sometimes difficulty in feeding them into the typewriter evenly. Fit the top edges into a folded sheet of paper and feed this into the machine, and they will remain smooth and even.

In typing manuscripts or long contracts, place a pencilled line about 1½ inches from the lower edge of the paper. When the line becomes visible during typing, you know it is time to think of allowing for a bottom margin.

Suppose you have made certain rulings on a sheet of paper or cardboard, and you wish to make exactly the same rulings on several other sheets. Place the unruled sheets one on top of the other, and place them so as to make sure that all four corners are held even, and place the ruled sheet on top. At the extremities of each line you wish to rule, push a straight pin through all the sheets. Remove the top sheet and connect the pin holes on each of the sheets with ruled lines.

FINDING FACTS AND FIGURES

"Will you please get me a list of about ten good books on home economics."

The secretary may have such a request any day. Or the subject of research may be something else: the chemistry of dyeing, the history of shipbuilding, the habits of kangaroos, the advertising rates for a metropolitan newspaper, the best hotel in Ottumwa, Iowa, or the airplane schedule between the Cleveland Airport and Los Angeles.

Resourcefulness brings greater recognition for a secretary than any other quality. It has enabled many to build up a reputation for knowing virtually everything. It is an important part of general efficiency.

Digging out information—research, in a word—is a matter of knowing where to dig. Following are sources of information with which every secretary should be acquainted:

The Dictionary.—Definitions of words and phrases; derivations of words from foreign languages, from old customs, usage, etc.; use of words by authorities; synonyms; geographical names; historic events; spelling of words and names.

Encyclopedias.—Articles on Science, History, Biography, Mechanics, Literature, Art, Geography, Chemistry, Physics, Mathematics, Fine Arts, Music, Religion, Philosophy, Psychology, Medicine, and all related subjects. Good encyclopedias also contain maps of the various countries of the world, with their subdivisions, and lists of books on the subjects treated.

Books of Synonyms and Antonyms.—Don't be frightened by the words *synonyms* and *antonyms*. They are simply Greek words that signify "words of like meaning" and "words of opposite meaning." Thus, *sharp* and *keen* are synonyms; *sharp* and *dull* are antonyms. Furthermore, a good book of this kind will give you not only synonyms, but related words and ideas as well.

There are a few DON'T signs to post concerning the use of a book of synonyms and antonyms. First, don't use a word unless you know its exact meaning and connotation (which you will find in your *unabridged dictionary*). Second, don't pick out *unusual* words and phrases. Remember that the best business English is the simplest business English.

Classified Telephone Directory.—If you were asked to secure a quantity of dry ice so that the president of the company could send a dozen brook trout in first-class condition to a favored customer, the problem of finding a dealer in that none-too-common article of merchandise might be a difficult one to solve, unless you were familiar with the publication of the telephone company listing names, addresses, and telephone numbers of business houses, merchants and professional men according to their specialty.

The classifications are so various that it is possible to find a dealer in almost any desired commodity. They also include hotels, apartment houses, doctors, lawyers, churches, charitable institutions, and many other kinds of organizations.

Almanacs.—Primarily, an almanac is a book or table containing a calendar, with astronomical information, information regarding tides, sunrise and sunset, etc. Such publications as *The World Almanac*, however, are much broader in their scope, and are a source for many different kinds of information.

Public Libraries.—The public library system of the United States has a standard of helpfulness and courtesy that is as high, if not higher, than any other public service. It is exceptional when a librarian is not alert to your requests for information.

The larger libraries have Photostat departments, which supply Photostat reproductions—within certain limitations—of newspaper and magazine articles and of illustrations from books or periodicals at a moderate price.

Special Libraries.—There are also special business libraries in manufacturing plants, investment houses, advertising agencies, and other business organizations, as well as special business departments in public libraries, directed by trained librarians. The Business and Technology Section of the American Library Association was created to increase interest in material on business in public libraries. Business libraries carry trade and other directories, investment collections, business books and magazines, pamphlets and clippings, market surveys, and state documents for business use. They cooperate closely with business organizations.

Government Bulletin Service.—You may ask your government for information on any subject pertaining to its activities. A comprehensive series of bulletins on a wide variety of subjects is available. Most of them are sent gratis, but for some of them a small charge is made. The Superintendent of Public Documents, Washington, D. C., has catalogues of available government bulletins. The Superintendent of Public Documents is also the proper person to address if you do not know which government department would be the source of the information desired.

Otherwise, address the department itself:

Department of State.—For information regarding the diplomatic relations of the United States with foreign countries; ambassadors, ministers, consuls, and their staffs; matters pertaining to the activities of American citizens in foreign countries; and passports for American citizens traveling in foreign countries.

War Department.—For information regarding the United States Army and its activities; its personnel; its requirements; its equipment, army posts, fortifications, etc.; and the United States Military Academy, West Point, N. Y., which is administered by the War Department.

Treasury Department.—For information regarding revenues and moneys due the Government, minting and coinage, income taxes, duties, prosecution of counterfeiters, Federal Reserve System, and similar subjects. Inquiries as to matters pertaining to Public Health should be addressed to the *Public Health Service*, and inquiries as to smuggling, enforcement of law in coastal and other navigable waters of the United States, and assistance to vessels in distress, should be addressed to the

Coast Guard Service. Both these latter services are under the supervision of the Treasury Department.

Navy Department.—For information regarding all naval activities, and the United States Naval Academy, Annapolis, Md., which is administered by the Navy Department.

Department of Justice.—For information regarding the administration of the system of federal courts and the supervision of federal prisons, immigration, naturalization, the violation of the federal laws, and the Federal Bureau of Investigation (G-Meo).

Post Office Department.—For information regarding postal rates, laws, and other details of the service.

Department of the Interior.—For information regarding government lands, national parks, national monuments, Indian and other reservations, national forests, the Geological Survey, reclamation of waste lands, control of mines, national education, patents, pensions, etc.

Department of Agriculture.—For information regarding crops in general, statistics, Forest Service, the Weather Bureau, combating of injurious insects, and animal and plant pests and diseases, road building, marketing, farm prices, and other agricultural information.

Department of Commerce.—For information regarding the national census and data in relation thereto, standards of weights and measures, government fisheries, lighthouses, navigable waters, coast and geodetic surveys, aviation, radio, and shipping.

Department of Labor.—For information regarding the welfare and improvement of wage-earners' conditions in the United States, and statistics relating to labor.

Public Organizations and Foundations.—The secretaries of organizations of a more or less public nature are, if properly approached, usually willing to give information on their own or allied activities. In the *World Almanac*, there is a list of several hundred of these, with addresses, and in many cases the name of the secretary is given.

It is important when requesting information from such sources to enclose return postage or a self-addressed stamped envelope.

Publicity Departments.—Large corporations generally maintain departments for public information regarding their products, their service, their policies, plans, and changes. It must be obvious that the information that they give out will be of only three kinds:

- a. That which will promote public interest or approval.
- b. That which will do no harm to their activities.
- c. That which is calculated to explain or justify a course of action in which the public might be interested.

Much valuable information may be secured from such sources, however, and as a rule large corporations do not find it expedient to give out erroneous or misleading information through their public relations departments. Inquiries should be directed to the director of public relations of the company or organization.

Frequently, such departments are glad to supply excellent photographs for any legitimate use.

Advertising Rates.—Advertising rates for locally published newspapers or magazines are most easily obtained by telephoning direct, but when it becomes necessary to ascertain the rates for publications in other cities, the best reference work is the *Standard Rate and Data Service*, in which are recorded the rates and circulation data for the important newspapers and other publications all over the United States. The larger libraries will have this information, but any advertising agency can also supply it.

Directories.—Telephone directories of the larger cities of the United States are usually on file at the central telephone office and in the libraries with comprehensive reference departments. They are valuable not only for the telephone numbers listed, but also for street addresses as well. Telephone companies keep criss-cross directories, in which entries are made under streets and numbers so that given a certain address they can tell whether there is a phone at that place. While these directories are not open to the general public, the information is given out by the telephone operator.

Commercial directories contain lists of companies and individuals in the trades and businesses. They are frequently classified as to the nature of the business. Following is a partial list:

Buyers' Blue Book

Thomas' Register of American Manufacturers

Polk's New York Co-partnership and Corporation Directory

Lloyd's Directory of Manufacturers, Merchants and Shipping Traders in all Parts of the World (A British publication.)

American Book Trade Directory (Lists booksellers and publishers.)

American Library Directory

Periodicals Directory

Kelly's Directory of Merchants, Manufacturers, and Shippers

Professional directories contain lists of lawyers, doctors, teachers, and other members of the recognized professions. Following is a partial list:

- The American Bar (Lists lawyers.)
- American Medical Directory (Lists doctors and hospitals.)
- Who's Who in America (Lists not only professional men and women, but also outstanding individuals in business.)
- Who's Who (Lists chiefly British professional and business people of distinction.)
- Who's Who in Science
- Who's Who in Art
- Who's Who in Music
- Who's Who in Engineering

Biographical directories also include the following:

- Living Authors
- Who's Who in Finance
- Men of Science and Industry
- American Catholic Who's Who
- Wer ist's? (German version of Who's Who.)
- Qui êtes vous? (French version of Who's Who.)
- Who's Who in National Capital
- Who's Who in New York
- Who's Who in England
- American Labor's Who's Who

Social Directories give information on socially prominent persons. They include:

- The Social Register (Lists ranking names in society in and about New York City.)
- The Blue Book (A counterpart of The Social Register, issued in various large cities.)
- The Directory of American Society

City Directories aim to give the name, address, and occupation of each resident of the cities for which they are issued. They frequently become out of date very shortly after they are issued. In the cross index at the back of the book, entries are made by street and number, so that by looking up a certain address, one can discover who lives at that place.

Other directories and lists include the following:

- Official Congressional Directory for the Use of the United States Congress (Gives comprehensive and authoritative

information regarding lawmaking, judicial and executive departments of the Government, including lists of members of diplomatic and consular services.)

Educational Directory (Published by the U. S. Bureau of Education, it lists the following: national and state educational officials, county, town, and district superintendents, college presidents, professors, and superintendents in training schools, educational boards, federations of women's clubs, officers of education in foreign countries, etc.)

Patterson's Directory (Lists schools, colleges, and other educational institutions throughout the United States.)

Handbook of American Private Schools

Official Register of the United States (Published by U. S. Bureau of the Census, it gives an official list of all Government employees.)

Religious Bodies (Published by U. S. Bureau of the Census, it gives statistical information regarding church membership, buildings, Sunday schools, etc.)

Official Catholic Directory (Gives directory and statistical information.)

Official Register and Directory of Women's Clubs in America

Directory of Directors (Lists the names of corporation directors, with the dates of the corporation meetings.)

RECORDS OF EVENTS AND PROGRESS

New International Year Book (Reviews progress of the preceding year in all lines.)

American Year Book

Statesman's Year Book (An English publication, but gives data on all countries of the world.)

World Almanac

Indexes to Various Subjects.—Recourse to the proper indexes will uncover many important newspaper and magazine articles that are necessary to consult in reference to questions that may arise. The indexes list thousands of subjects, with the newspapers, periodicals, etc., where articles on these subjects can be found. Individual subjects in a number of lines are indexed in the following books of reference:

New York Times Index (Possibly the most comprehensive index of news, politics, scientific progress, international developments, etc.)

Business Digest (Indexes business periodicals and digests, articles relating to advertising, sales promotion, foreign

Moody's Manual (A list of officers, directors, and capitalization of corporations, with financial statements.)
 Dun & Bradstreet's Reports (Gives financial ratings.)
 Style Manual of the Government Printing Office
 Manual of Style of the University of Chicago
 The Shipper's Guide (Rates and regulations for shipping by parcel post, express, freight, etc.)
 Blue Book of American Shipping

Don't be beaten before you start. If you are asked to get the name of a paper manufacturer in Calcutta, India, the digest of an article on fire hose that appeared in the *New York Times* sometime in August, 1908, or anything else, just remember that there are many avenues open, and many people and books to help you.

Newspapers maintain libraries (called *morgues*), which sometimes are open to the public for reference. Here are filed thousands of news clippings, under alphabetically arranged subject headings. The papers also keep complete files of their own publication, which are useful in historical research. In addition, the editors of special departments, such as home economics, finance, real estate, etc., have private libraries on their own subjects, and are often very helpful in digging out information for the public.

ALPHABETIZING

In alphabetizing names, as for filing (see *Filing*), every letter of the surname should be considered.

Carstairs, William
 Carston, James
 Carter, Robert
 Carute, Francis

When the surnames are the same, the given names or initials are arranged in the order of letter sequence. A helpful rule to remember in connection with this is: Nothing comes before something. This means that a surname with no initials or given name comes before the same surname with initials or given name. A surname with only initials comes before the same surname with a given name beginning with the same initial. With the same surname, "George" comes before "George Albert."

Hawkins
 Hawkins, G. L.
 Hawkins, George

Hawkins, George Albert (Jr.)
 Hawkins, George Albert (Sr.)

Hyphenated names are indexed as if they were one word. That is, they are indexed according to the letter sequence of the two names, beginning with the first letter of the first part of the name.

Evans, Charles L.
Evans-Dick, Eustice
Evansley, Frederick

If the name of a company is preceded by *the*, *an*, or *a*, the article is placed in parentheses at the end of the name and is not considered in indexing.

Bandbox Millinery (The)

If the name of a company has a surname in it, alphabetize according to the letter sequence of the surname, and treat the balance of the title as given names.

Day, John J. Company (The)
Day, Kenneth
Denton Furniture Co.
Denton, George & Sons

When several surnames form the name of a company, consider the first name as the surname and all the others as given names.

Stone, Stiehl & Landau

If the name of a company has a singular possessive ending, the *s* is not considered in indexing. But if the name has a plural possessive ending, the *s* is included with the name and indexed as it is spelled.

Carstair's Manufacturing Co.
Carstair, William
Carstairs' Furniture Store
Carstairs, George

Finally, remember this rule. In determining the alphabetic order of names, consider each word, name or initial a separate unit. Consider the first units. If they are not the same, do not bother with the second units. If they are the same, go on to the second units and put them in alphabetical order, and so on.

FILING

Before correspondence can be filed, it must go through several preparatory steps. First, it must be released for filing. The usual

method is for the person who received the letter to draw a line through the body of it and affix his initials and the date on which it was answered. If different parts of the letter must be handled by different departments, each person to whom it is referred draws a line through the part with which he is concerned and affixes his initials and the date. Carbon copies of answers are attached to the original letter.

Then the letter is given to the filing clerk. Her first step is to index each letter. She reads it carefully, and if there is more than one name mentioned, decides which name is most likely to be asked for. She decides whether the letter is more likely to be asked for under the name of the individual or the company and acts accordingly.

The next step, which is accomplished almost simultaneously, is the coding. With a colored pencil, she underscores the name under which the letter is to be filed. If the filing system is numeric, she will write the code number on the letter, or if the filing is by subject, she will write the subject on the letter.

The next step, before actually filing the letter, is to cross-index it, where necessary. Take the case of William Brown, sales manager for The Chesterfield Company. If the letter is to be filed under the name of the Chesterfield Company, the filing clerk will make out a cross-reference form for William Brown. This is a printed form, at the top of which she would write "William Brown," and below, "See Chesterfield Company, Chicago, Illinois." The cross-reference form is filed under the name of William Brown. If there are more names mentioned in the letter, she files a cross-reference form for each name, in the same style.

Cross-reference guides may take one of several forms. One is a colored sheet, which is used when reference is made only from one letter to another. If the cross reference is to be permanent, a visible tabbed cross-reference form is used. This is a tabbed folder the size of a regular filing folder. On the tab, the filing clerk writes the title or subject which is being cross-indexed, and indicates where the material is filed. For example:

Williams, Gordon
See Williams Mfg. Co.

If it is desirable to have a complete record of all cross indexes for instant reference, an alphabetic card index will be necessary, but in most offices this is not needed.

Frequently, a member of the organization wishes a certain letter referred to him again on a certain date, for a follow-up. He writes the date on which he wants the letter returned, on the bottom of the letter. The stenographer makes out a follow-up slip and attaches it to the letter. This slip contains the following information: the name of the executive who wants the letter returned to him, the date on which he wants it, the title of the letter and its date. The file clerk files the letter in its proper place, but puts the follow-up slip in another file arranged by months and days. When the day on which the letter must be referred arrives, she removes the letter from the file, puts in its place the follow-up slip, and sends the letter to the person who requested it. If someone else asks for the letter while it is out of the file, she knows, by means of the follow-up slip, just where to find it without delay.

Then, before filing the correspondence in the filing cabinets, the clerk arranges them in a *sorter*. This is a series of guides bearing the same titles or figures which appear on the first guide card in each file drawer. This simplifies the work of filing in the cabinet drawers, and has the additional advantage that if a letter is called for before it is filed, the clerk can find it quickly in the sorter.

When a folder is removed from the file, on "out" guide card should be put in its place. This guide card is of heavy cardboard, with a tab on which can be inserted a file requisition slip bearing the name of the person who borrowed the folder, the date borrowed, and the title and address appearing on the folder. When a letter is removed from a folder, a substitution card is put in the folder. This card has the word "out" printed on a tab at one end, and when the card is inserted, the "out" projects upward. The name of the borrower is written on the card.

Equipment

There are many different types of filing equipment available, but in general, all that is necessary is filing cabinets, filing folders, and guide cards. The filing cabinet is usually of metal and contains four large drawers placed one above the other. Filing folders are sheets of manila paper, folded once so that they extend slightly beyond the edges of a regular letterhead 8½ x 11 inches. They will hold about 75 sheets. They are also equipped with tabs which extend above the upper edge of the folder, on which may be written

Geographic System

This method is used when it is desirable to have correspondence from individual States or territorial units grouped together. Guide cards are necessary, first of all, with tabs bearing the names of States or territorial divisions. These tabs form a column near the right-hand side of the filing drawer. Guides bearing the names of cities are also necessary. The tabs of these guides form a column to the left of the State guides.

The material to be filed is grouped first by States. Then the material in each State is arranged by cities. Finally, the material in each city is arranged alphabetically and placed behind the proper State and city guide. If there are more than six letters for any one correspondent, the material is put into an individual folder, with the name of the company or individual written on the tab. A miscellaneous folder should be placed at the end of the group of folders in each city. These folders contain all correspondence which does not warrant individual folders. The tabs of the miscellaneous folders form a third column next to the column of city guides. The tabs of the individual folders form a column nearest the left-hand side of the filing drawer.

Numeric System

The numeric system of filing is slightly cumbersome because it entails the use of both a card index and the usual filing cabinet. However, it is useful where a permanent filing record is required or where considerable cross indexing is necessary.

On cards 3 x 5 or 4 x 6 inches are written the names of correspondents or subject titles, a separate card being used for each correspondent. The cards are numbered in numerical order and are filed alphabetically in a card-index box or drawer. Then all the material relating to the title on card No. 1 is placed in a folder marked No. 1, the correspondence relating to card No. 2 in a folder marked No. 2, etc. These folders are then arranged in numerical order in the filing cabinet. Guide cards numbered by 10's should be used to divide up these folders and expedite the location of the desired folder.

To locate a certain individual's correspondence, the filing clerk finds the name in the alphabetic card index, which gives her the

number of the correspondent's folder, and then finds the numerically filed folder in the cabinet.

It is also necessary to have a miscellaneous file, so that when only a few letters have been received from a correspondent, it will not be necessary to assign him a number and an individual folder. When six or more letters have accumulated for a correspondent, they should be taken from the miscellaneous file, given the number following the last one used in the numeric file, and placed in their proper place with the individual folders.

Subject Method

In certain types of organizations, the subject matter of correspondence is of greater importance than the name of the correspondent, or it may be desirable to have all the material relating to a certain subject grouped in one place for reference at a moment's notice. Subject filing is used in such cases. First, certain logical headings must be chosen and arranged alphabetically. Then all material is filed under the subject headings to which it is related.

Guide cards tabbed with the letters of the alphabet are arranged in the filing cabinet, the tabs forming a column at the right side of the drawer. Guide cards with their tabs in the next position to the left are labeled with the main subject headings and placed in alphabetic position behind the letter guides. Guide cards with their tabs in the third position are labeled with the names of important subtopics, and placed behind their respective subject guides. The filing folders, with their tabs in the fifth position or farthest to the left of the filing drawer, are labeled with the title of the material in them.

The greatest care should be taken in choosing the topic headings for this type of file, in order to make them adequate and logical. There is greater possibility of error in this system, since the filing clerk must use her own judgment in deciding under which subject heading the material should be filed.

Transferring Correspondence

Obviously, with material being added every day, the files will become crowded, and also much of the correspondence will be inactive. Therefore, some of the material must be stored in a place

where it is accessible but will not interfere with the efficient handling of the daily filing. There are three plans which may be followed:

In the first plan, which is also probably the best, four-drawer filing cabinets are used. The current year's correspondence is filed in the two upper rows of drawers, and the preceding year's correspondence is filed in the two lower rows of drawers. At certain definite periods the contents of the upper drawers are transferred to the lower ones, and the contents of the lower drawers are removed to some other storage place.

Using the second method, the material is allowed to accumulate in the current files for 18 months. Then all material more than one year old is arranged in transfer boxes. These boxes are only partly filled, leaving room for more folders to be added later. On the outside of each box are indicated the letters or figures appearing on the first folder in the box. At definite intervals, perhaps six months or a year, this process is repeated, and the old material is added to the contents of the transfer boxes. If a box becomes crowded, some of the folders are removed to a new box which is put in its proper alphabetic or numeric place, the labels never have to be changed, as only the title of the first folder is indicated on the outside of the box.

The third plan is in use in some offices, but it is not generally as satisfactory as the two just described. At definite intervals of 12 or 18 months the contents of the entire current file are removed to other cabinets, transfer boxes, or shelves, and on the outside of the box are noted its contents and the dates of the earliest and the most recent letters. The disadvantage is that it may be necessary to refer to these transfer files just as often as to the current files.

Card Systems

Card indexes may be of two general types, either visible or blind. The visible card index is used to keep in orderly and accessible form information such as financial records, stock and inventory, records of advertising and sales, personnel information, etc. The blind card index may be used for the same purposes, but since it lacks many of the advantages of the visible index, it is employed mainly to keep in order the names and addresses of a mailing list, as a tickler file, as an alphabetic index to be used in connection with a numeric or geographic system of filing correspondence, or some similar use.

There are several types of equipment for visible filing. One is a cabinet containing numerous shallow trays or pocket slides. Cards are fastened in these trays with hinges at the top and bottom so that both sides of the cards are visible. These card holders are made so that not only cards, but also sheets of paper, folded papers, and cards of various thicknesses can be fastened in them. Among the many other types of visible index files, each adapted to special needs, are the book type, which may be folded book fashion and which is particularly suitable for the personal records of the secretary or executive; the rotary type, in which the files are hung in an upright position on a cylindrical standard; and the memorandum file for the personal reminders of secretary or executive.

A blind card index is just a drawer or case of some kind, equipped with alphabetic guide cards, behind which the typewritten index cards are filed in proper alphabetic order.

A tickler file is similar to this card index, but instead of alphabetic guide cards, it is equipped with a set of guides for each month and day in the year. Its purpose is to remind the secretary or executive of things which must be done on certain dates. For example, if an insurance premium must be paid on November 20th, a reminder is filed behind guide card No. 20 in the November division of the file, or the reminder might be filed back of card No. 19, to allow the premium to be mailed the day before it is due. A separate card should be typed for each item to be remembered. A file of this type is useful in reminding one of the payment of taxes, bills, and notes or the interest on them, as well as of conferences, reports and important letters or follow-up letters.

A secretary's date file is very similar to a tickler file. It is equipped with guides for each month. Behind each guide, 31 cards (4 x 6) are placed. Each card is dated, and on it are noted all the matters requiring attention on that date. Each morning, the secretary takes out the current card, collects the data and material required, and gives both card and data to her employer. As each matter is disposed of, it is checked off the card. Any matter not taken care of is underlined and brought to the employer's attention. It is also a good idea for the secretary to look over the cards several days in advance, so that she may remind her employer of any matters which might require a little extra preparation or forethought in order to be disposed of on the date set. This system has the added

advantage that if the secretary is unable to report for duty one day, her substitute can familiarize himself with the day's important business by simply reading over the current card.

The card-index method is also used to keep a record of customers and prospects—a mailing list. The names and addresses of prospects and customers are typed on filing cards (3 x 5 or 4 x 6), one name on each card. The prospects' and customers' cards are then separated and arranged alphabetically in two different files. When a prospect becomes a customer, his card is removed from the prospect file and put in its proper position in the customer file.

When a series of form letters or advertisements is to be sent to the names on the mailing list, a follow-up system must be employed in order that the proper letters may be sent to the proper names on certain definite dates. One simple method is the following:

Sufficient envelopes are addressed to each name on the mailing list to take care of the entire series of letters which may be mailed. In the corner of each envelope, the number of the form letter to be mailed in it is marked in pencil. The envelopes are then arranged in a date file according to the date on which they should be mailed. Each day, the secretary takes out the envelopes in the current folder, inserts the form letters indicated on the envelopes, and mails them.

THE LIBRARY CATALOGUE

One of the most important aids in using the Library in a public institution, such as a museum, public library, college, university, or public school, is the card catalogue. Each book as it is received in the library is catalogued by author, title, and subject, and sometimes chapters and parts of books are analyzed. For example the following entries for McGovern's *Jungle paths* illustrate these four types:

Author card

- 985 McGovern, William Montgomery
M22 *Jungle paths and Inca ruins.* N. Y., Century Company, ©1927. 526 p., illustrated.

Title card

- 985 *Jungle paths and Inca ruins.* ©1927.
M22 McGovern, William Montgomery

Subject card

985 Brazil

M22 McGovern, William Montgomery
Jungle paths and Inca ruins. ©1927.

Analytical card

985 Vampire-bats.

M22 McGovern, William Montgomery
Jungle paths and Inca ruins. ©1927. Pages 216-19.

Each of the above entries is on a separate card 3 x 5 inches, filed in a cabinet with other book entries in alphabetical order according to the first line headings, so that a reader may find a book by the name of its author, title, or subject, whichever he may remember.

The author card contains the author's name, with dates of birth and death (if deceased); the title of the book; the imprint, that is the place, publisher, and date; the collation, that is the number of pages or volumes, illustrations, and any other important bibliographical data. ©1927 means copyrighted 1927, and shows when the book was first published.

The other cards may give as full bibliographical information, or may be very brief as in the above example.

On analytical cards the pages on which the information occurs are given, usually at the end of the entry, sometimes below the call number to the left.

The card may also contain a list of the contents, notes about the subject matter, and other data.

The number in the left margin is the Call Number. 985 is the class number, and indicates to what division of knowledge the book belongs, and where it is placed on the shelves. The majority of public libraries classify their books according to the Dewey Decimal system, many college and university libraries use the Library of Congress classification, and others devise their own plan. The Dewey Decimal System divides all subjects into ten main groups which are numbered as follows:

000	General	500	Natural Sciences
100	Philosophy	600	Useful Arts
200	Religion	700	Fine Arts
300	Sociology	800	Literature
400	Philology	900	History

Each of these main numbers is divided into tens, and each division is subdivided into tens. Any of these numbers may be extended by the use of a decimal, and this extension may continue indefinitely. As an example, all books on the Natural Sciences fall within the numbers 500-599. Each ten represents a division of this branch of knowledge: 530 Physics; 540 Chemistry; 580 Botany, etc. These are further divided into tens. Thus 537 is electricity, and this is extended by using decimals, as 537.8 Applications of electricity; and to group all books together on telegraph, telephone, etc., .8 is divided into tens so that the number for telephone becomes 537.82.

The symbol below the class number on the card is the book number. The initial of the author's name with a number selected from a table is used to make it possible to arrange easily the books in a given class or division in strictly alphabetical order on the shelves. In the example above M22 stands for Montgomery, and no other author within that division will be given that number.

INDEXES

The word index comes from the Latin word meaning "to indicate" or "point out." Therefore an index is something that points out where certain things are to be found.

In a book, the index differs from the table of contents in that the table of contents lists chapter headings in page sequence, while the index lists general and individual subjects alphabetically.

The table of contents appears at the front, the index at the back, of a book.

An index enables you to find all the references in a book, on a given subject, as, internal combustion engines; conservation of natural resources; also biographical or geographical names; events; ideas, etc.

When using a book for reference the first step is to consult the index for the particular topic wanted.

The most common form of index is the dictionary type in which topics are indexed under specific subject heads and arranged alphabetically as in a dictionary. Frequently when references on the same subject are gathered from different parts of the book they are entered as subheads under the main heading. Thus a book on Home-building might have a chapter on air conditioning, and infor-

mation on the same topic in other chapters. The index entries would appear as follows:

air conditioning	76-82
advantages	97
application	99
disadvantages	118, 132
extent of use	213

Sometimes a subject may be known under different terms, as, motor car and automobile, in which case one will be used as the entry word, and a cross reference will be made from the synonym, as, Motor car. *See Automobile.*

Cross references are also made from a chosen subject to some subordinate, or related subject; these are *See also* references. For example; Strikes. *See also* Arbitration; National Labor Board.

KINDS OF INDEXES

In addition to individual book indexes there are separate indexes on subjects of wide interest. For list of periodical indexes see pages 274-275. There are also indexes to Short Stories; One Act Plays; Essays; and a host of other subjects, available in most public libraries.

Various commercial devices are also called indexes.

The sheets of cardboard which separate the alphabetical divisions of letter files, address files, report files, stock files, etc. are indexes.

The larger dictionaries and other books of reference are furnished with *thumb indexes*, or slots cut in the edge of the pages to indicate where the various letters or divisions of the book begin.

INFORMATION FILE

Clippings, pamphlets, pictures, and other items of interest to a firm may be kept in a vertical file, classified by subjects, arranged alphabetically.

When one item contains more than one topic of interest to the firm it may be indexed by placing a sheet of paper with an analytical entry for the secondary topic in the proper folder, or a card

index to the file may be made. A pamphlet on Home-building, for example, may contain information on air conditioning. The pamphlet will be filed under Home-building, and a sheet of paper with the analytical entry will be filed in the air conditioning folder, or a card made for the Information file index.

The technical problems in the set-up of an Information file make it worth while to secure the services of a trained adviser.

PUBLICITY AND PUBLIC RELATIONS

Although publicity and advertising have much in common, they are not the same thing.

Publicity, in its modern sense, is news relating to an individual, a company, or other enterprise, and usually is produced with a view to one of the following ends:

- Establishing cordial relations with the public
- Enlisting public interest in a new product
- Creating interest in a public movement or campaign
- Giving news of new developments in business
- Correcting erroneous impressions
- Justifying certain courses of action
- Educating the public to the use of new products
- Influencing public opinion

Many large organizations have publicity departments or, as they are sometimes called, *departments of public relations*, under the supervision and direction of an expert. There is an opportunity for secretaries in smaller organizations to handle the comparatively little publicity that it is necessary to send out; but there are some things that a secretary must learn before it will be possible to achieve success in this field.

Publicity is of value to many kinds of activities, and is in common use by such businesses and organizations as:

- Mercantile establishments—To bring their names before the buying public.
- Manufacturing concerns—To create a desire in the public for necessities and luxuries.
- Advertising agencies—For the promotion of their clients' welfare.
- Public utilities—To forestall or to answer criticism.
- Railroads—To create a favorable public attitude.
- Steamship lines—To stimulate travel on ocean, river, and lake steamers.

- Airplane lines—To develop air-mindedness in the public.
Hotels—To publicize distinguished or prominent arrivals.
Theaters—To translate the glamor of the stage into news.
Public men and women—To familiarize the public with their exploits and successes.
Charitable organizations—To help in raising money.
Political organizations—To enlist public interest in their cause.
Clubs—To give dates of meetings and otherwise inform the public.
Churches—To announce services and other events.
Motion-picture actors and actresses—To keep their names and faces before the public.
Trade organizations—To inform others in the same business of new developments.
Chambers of commerce—To broadcast the advantages of living and doing business in the cities they represent.

There is only one kind of publicity that is looked upon with favor by the editors of newspapers. That is the kind that says *something has happened or something will happen*. In other words (and it is a good rule to follow with any kind of publicity), *make it a news story*.

General publicity covers daily and weekly newspapers; magazines, weekly or monthly; radio, motion pictures, and lectures.

Special publicity covers trade magazines, motion pictures, radio, lecturers.

For the average business or other organization, the daily or weekly newspapers and the trade magazines fulfill all publicity purposes. In either case, the item must be *news*. For the newspaper, it must be of general interest; for the trade papers, it must be of interest to companies in the same line of business.

In newspaper language, any article is a story. A publicity story for a daily or weekly newspaper may cover such news items as the following:

A well-known man or woman is appointed to a position with a firm, or elected an officer of a corporation.

The president of a corporation issues an order that all its salesmen must use airplane transportation on their trips whenever practicable.

A sporting-goods store engages an outstanding golf professional for a period of time to give customers advice.

A merchant leases a new store or building in which to house his business.

A company is having its annual outing for its employees.

An employee has distinguished himself or herself in some manner: by winning a prize, by an act of heroism, by inheriting a legacy, or by having completed a long period of service.

A new store is opened.

A new kind of service is inaugurated.

An absolutely new kind of merchandise is put on sale for the first time in a certain city.

A corporation holds its annual meeting, and elects officers for the ensuing year.

A store adds a new department for the sale of goods not heretofore carried.

A well-known merchant celebrates his golden wedding anniversary.

Items on the foregoing subjects would all be suitable for trade papers as well as newspapers, for the trade likes to read personal items regarding its members. For trade papers alone, however, there are items of interest that would not be adapted for publication in newspapers. For instance:

Carpet manufacturer issues new fall catalogue, containing color reproductions of all patterns.

Book publisher issues new schedule of discounts.

Candy manufacturer announces full return privilege on unsold goods within a certain length of time.

Plumbers' supply company announces appointment of former clerk as sales manager.

Pharmaceutical house announces change in the packaging of one or more of its products.

Soap manufacturer calls attention to a new scent used in one of its established lines of soap.

Storage battery manufacturer calls attention of dealers to public prize contest that is being conducted, and explains how dealers may profit thereby.

Cosmetic manufacturer announces a new line of window dressing and dealer helps.

Before going further, it is a good plan to consider how a publicity story should be written. Remember that, first, last, and all the time, it is a news story, and not a literary composition. The gist of the story should be put into the first paragraph, much the same as a newspaper reporter would write it. Memorize the words *Who*, *What*, *When*, *Where*, and sometimes *Why*. These *W* words will

serve as reminders for the facts that must be included in the opening of the story.

The advantage of having the story reasonably complete in the first paragraph is that the message is put over even to the reader who glances only at the beginning of the article; also, that if the editor does not wish to run the whole story for any reason, he can cut the end off without impairing the value of the whole.

Let us take the example: a well-known man is appointed to a position with a firm or corporation.

Louis Sevier, arctic explorer and author of many books on the outdoors, has just been appointed director of the sporting goods department of the Wallenton Clothing Company, 226 Johns Avenue.

Mr. Sevier, whose polar exploration has been accomplished under such leaders as Henning, Michaelson, Gunnar Loft, and Haenigsen, is an authority on all phases of outdoor life and its requirements, including food, clothing, and equipment. Among his published books are *What the Comfortably Dressed Explorer Will Wear*, *The Right Equipment for Winter Sports*, *Cooking in Camp and On the Trail*, and *Sports for Every Man*.

According to Mr. Sevier, there has never been so strong an interest in outdoor life of every kind as there is today, among men, women, and children. He will be glad to answer any questions regarding outdoor sports, camping, hunting, and similar diversions, for which there will be no charge.

The first paragraph of the foregoing story may be analyzed as follows:

Who—Louis Sevier and the Wallenton Clothing Company.

What—Arctic explorer and author. The clothing company is self-explanatory.

When—Has just been appointed. (An indefinite *when*)

Where—Sporting goods department, and 226 Johns Avenue.

The second paragraph helps in developing the *Who* and *What* factors of the story. This might have been extended to include the actual region of Sevier's exploration, including his farthest north latitude, and any highly unusual adventures that he might have had. Such details, however, might be reserved for a follow-up story at a later date. It is even possible that a reporter for one of the dailies would consider Sevier good copy for a special interview.

The third paragraph is a rounding-off of the story. It could be cut with small loss. It has one valuable feature, however, which is the

note that Sevier will answer questions and that there will be no charge for his advice.

Such a publicity story should be accompanied by a photograph of the man around whom it is written, preferably a picture that shows him in character. For reproduction in newspapers or magazines, it is best to send an unmounted glossy print, which may be any size between $3\frac{1}{4} \times 4\frac{1}{4}$ inches and 8×10 inches.

As a rule, editors do not expect that publicity matter will be exclusive to their papers, but they do expect that in any given locality they will all be given the news at the same time. To take care of this situation, it is customary to place a release date at the top of the first page of the story.

Although the writing of headlines is a highly specialized job that will be handled at the newspaper office, no matter how well you do it, you should write a head for your story for identification purposes. The following is a good way to head the story about Mr. Sevier:

For release December 10
**ARCTIC EXPLORER WILL ADVISE
SPORTSMEN**

Louis Sevier, Eminent Outdoor Expert,
Appointed to Important Post
at Wallenton's

Louis Sevier, arctic explorer and author
of many books on the outdoors, has just
been appointed director of the sporting
goods department . . . etc.

Keep the spacing open, and leave a generous space at the top of the page so that a new heading may be written in by the editor.

If a publicity story is to be sent out to a large number of papers, it may be multigraphed or mimeographed. If the latter process is used, great care should be taken to make a clear-cut stencil, so that the copy will be easy to read. If there are to be only a few copies made, they should all be typed. Never send out carbon copies of publicity if you expect any attention to be given to your story.

Where a story is released to only one paper in a city, it may be labeled "Exclusive in your city."

If it is not necessary to have a release date observed, the line at the upper left-hand corner of the page may read "For Immediate Release."

During the last few years, there has been an increasing resistance on the part of newspapers to publicity. At one time papers published write-ups on people and business enterprises in order to secure or to hold advertising. These write-ups defeated their own purpose, for, as a rule, they were dull reading, and they created jealousy among advertisers, who demanded more and more free space until the newspapers had to call a halt. To some extent, the evil still persists, but today the almost invariable rule in newspaper offices is that *publicity must be news to be printed*. It is up to the editor to decide whether the news is important enough, or interesting enough, to put into type.

Short items have a better chance of publication than long ones.

Photographs help, but they should have human interest. Pictures of personalities before the public are worth using if they illustrate the story.

Address all copy to the editor of the newspaper or magazine to which you are submitting it.

Do not try to sandwich bits of advertising into your story. It is pretty hard to fool a newspaper editor, and it is bad judgment to run the risk of irritating him.

MANUSCRIPTS AND REPORTS

Manuscripts

The word *typescript* is now a more accurate word than *manuscript*, but has not yet supplanted the latter in popular use.

In the preparation of manuscripts and reports of any kind, great care should be taken to insure their being as attractive to the eye and as easily read as it is possible to make them.

Among the factors contributing to such an end are the following:

Arrangement.—This includes such features as margins (top, bottom, and sides of the page), spacing (both between lines and paragraphs, beadings, and subbeadings), and the matter of whether headings should be centered or placed at the left-hand side of the page.

Form.—This includes the proper and consistent style of numbering, and the heading of subjects and paragraphs where necessary; also, the proper and consistent spelling and capitalization of words; and consistency in the use of figures and spelled-out numbers.

Neatness.—Use paper of suitable quality and size. There should

be no interlineations or erasures. The pages should be clipped together or fastened with staples.

According to editors and printers of wide experience, the following rules should be observed in the preparation of manuscripts:

1. The size of the paper should be 8½ by 11 inches.
2. Use white paper, preferably of a 20-lb. weight, but not less than 16-lb.
3. Use a black typewriter ribbon.
4. Write on only one side of the paper.
5. Double-space between lines, and increase space a line or two preceding headings.
6. Number pages consecutively, no matter how many there are, and see that your carbon copy is numbered in exactly the same manner. Thus, if one page is lost, an exact copy can be made and substituted without delay.
7. If there are separate chapters or divisions, do not number the pages within them separately.
8. If additional pages are inserted after the manuscript is typed, they should be designated by the number of the page they follow and consecutive letters, a, b, c, d, and so on. Therefore, if five pages should be inserted after page 9, they would be numbered 9a, 9b, 9c, 9d, and 9e. At the proper point on page 9, there should be a note, "Insert pages 9a, 9b, 9c, 9d, and 9e."
9. Write the name and address at the upper left-hand corner of the first page of the manuscript.
10. Leave about four inches margin at the top of the first page before writing the title.
11. Leave three spaces under the title before writing the author's name.
12. Leave five spaces under author's name before beginning the article itself.
13. Each new chapter should be started at the top of a new sheet, leaving a little more margin than at the top of continuing pages.
14. The left-hand margin may be from one to two inches, but it should be uniform throughout a manuscript.
15. Try to keep the right-hand margin as uniform as possible—about an inch from the right-hand edge of the page.
16. Keep the manuscript flat. Do not fold it or roll it.
17. Fasten the pages of a short manuscript together with a clip.

If the manuscript is a long one, fasten each chapter or division together with a clip.

18. If there are footnotes,* place them directly under the part of

*Where there is one footnote, designate it by an asterisk. If there are two or more, they should be designated by superior numbers—small figures placed to the right of and a little above the word to which attention is called in the footnote. They may be indicated in the manuscript thus: Footnotes (¹).

the text they refer to. The above is an example of how footnotes should be indicated in a manuscript.

19. The footnotes appearing through a chapter or an article should be numbered consecutively, both in the text and in the references.

20. If there are accompanying illustrations, maps, charts, or graphs for the article, they should be numbered consecutively with Roman numerals. All references to them should be in the same kind of numerals.

21. Do not send the carbon copy to the publisher. The original is clearer and less likely to smudge.

22. Before submitting the manuscript for consideration, go over it carefully to discover omissions, misspelled words, inaccuracies of statement, and inconsistencies in arrangement, form, abbreviation, page numbering, or otherwise.

The cleaner the copy, the fewer mistakes will be made by the printer, and as printers' corrections are usually charged extra, it is economy to send out a manuscript that is as free from error as possible. (Clean copy means manuscript that is easy for the printer to follow; free from errors of grammar and spelling, from crossed-out, rewritten, and interlined words, and from other defects that make it necessary for the printer to guess at your intended meaning.)

Reports

A report may vary in the degree of its formality, but it follows more or less fixed rules as to its form. Its purpose is to present certain facts or records to a person or group of persons who are presumably interested, frequently with the idea of securing aid or co-operation.

The usual organization of the material of a report embraces the necessity to:

- (a) Introduce the problem or subject dealt with.
- (b) Discuss and illustrate the subject.
- (c) Recommend action to be taken, or state conclusions.

Sometimes, on the other hand, a report is made merely as a formality, for purposes of record, or to fulfill an obligation. Whatever the reason, it should be done with care.

Appendix

If graphs are used, they should be designated to conform to the references in the body of the report, preferably by Roman numerals.

Charts should be treated in the same manner as graphs.

If a bibliography or list of books and other references is given, it should give the title of book or article, name of author, name of publisher or magazine or newspaper, and date and place of publication.

Where, in the body of the report, references are made to certain books, magazine articles, or other authorities, the bibliographical information is frequently given in footnotes. This, however, does not take the place of a bibliography.

PETITIONS, MINUTES, AND RESOLUTIONS

Petitions

A petition, according to the dictionary, is "a formal written request addressed to an official person or organized body having power to grant it." To receive proper attention by the addressee, it should be written in dignified form, both as to contents and arrangement. The following examples may be followed for style:

Los Angeles, Calif., May 23, 19—.

To Mr. Henry F. Pringle,
President of The Hay Company.

We, the employees of The Hay Company whose names are signed below, respectfully petition you to make certain changes in the working hours of the organization, as follows:

Increase the length of the present working day by thirty-five minutes (that is, make it from 9 a.m. to 5:35 p.m. instead of from 9 a.m. to 5 p.m.) so that it will not be necessary to work on Saturday,

and we hereby request that you appoint a time for a meeting, should you deem it advisable to discuss the matter.

List of Signatures

Positions with Company

August 9, 19—.

Hon. Samuel H. Brown, Chairman,
City Traffic Commission,
Newbury, R. I.

Dear Mr. Chairman:

We understand that the new Roger Winthrop Highway is to be opened to traffic within the next few weeks.

Since this important highway passes the Quehasset Knitting Mills, most of whose 6,000 employees use the transportation facilities offered by the Rhode Island Rapid Transit System, which has its station on the side of the Highway opposite to the Mills; and since between the hours of 7:30 and 8:00 a.m. and 5:30 p.m. there is a considerable number of employees who have to cross this highway in going to and from their work—

In order that the possibility of accidents to our employees may be kept to the irreducible minimum, we earnestly urge you to take the necessary steps to have placed at this point such traffic signals as will facilitate the safe crossing of our employees at the point and hours mentioned, and, if it is deemed necessary, to see that a police officer is stationed at the point mentioned to regulate traffic.

If, in your opinion, it would contribute to the personal safety of all concerned, the Quehasset Knitting Mills will be glad to work out a system whereby the ingress and egress of employees will be spread over a longer period through the so-called stagger system, allowing some of them to begin work from fifteen minutes to a half hour earlier, or later, and to finish their day from fifteen minutes to a half hour earlier or later.

It will be appreciated if you will give this matter your prompt attention; and we shall be obliged to you if you will give us an opportunity to co-operate with you in the interests of safety, which, we are aware, is the primary concern of you and your department.

Yours very truly,
HENRY W. FENWICK,
Secretary.

Minutes

Again quoting the dictionary, minutes, in the sense used here, "are the official record made of the transactions or proceedings at a meeting of an organized body." The minutes of a meeting are kept by the secretary of an organization or someone delegated officially to act in his stead.

The minutes of a meeting constitute a record of what happened at that meeting. They should include:

Date of meeting

Name of organization

If a special branch of organization, name it

Place and hour of meeting

Number of members present—names if there are only a few

Reading of minutes of last meeting, mentioned

Report of motions, discussions, and decisions

Report of special business

Report of addresses

Report of informal discussion

Report of adjournment, including hour adjourned.

Following is a specimen of minutes, which can be adapted or amplified to meet special conditions:

MINUTES OF THE ASSOCIATED
MILLERS ENTERPRISES, INC.,
SEPTEMBER 18, 19—,
AT THE HOTEL BREAKWATER,
BOISE CITY, IDAHO

The President called the meeting to order. Secretary W. J. Ford read the minutes of the meeting of August 18, which were approved.

The annual report was presented by the treasurer, W. L. Seabright, and showed that the Association was in a satisfactory financial condition.

R. J. Snell moved that an expression of sympathy be sent to the widow of our late member John T. Robbins; the motion was seconded and carried, and the President appointed him a committee of one to draw up and send such an expression.

William W. Wallace moved that the dues of the Association be raised from \$25 to \$50 a year. His motion was seconded by Roy Borking, and after considerable discussion pro and con, a vote was taken in which the motion was defeated.

A plea for a national publicity campaign was made by Paul Lathrop, and the President referred the matter to a committee composed of John Fair, William H. Copeland, and Philip Meade.

An interesting and well-received address was given by Eugene Ware Baker on the subject, *The Staff of Life as Something to Lean On*, after which there were many questions brought up. A general discussion followed.

Following a motion to adjourn made by H. L. Gish, the meeting came to an end at 11:05 p.m.

Arthur A. Albert,
Secretary.

Resolutions

Resolutions are a formal expression of the combined opinion or purpose of an official body, public assembly, or other organization, adopted by motion and vote.

As a rule, the phraseology of resolutions is along lines laid down by custom, and conventionally they begin:

Whereas, a certain situation has arisen (perhaps the president of the organization has been awarded a prize or other honor for some distinguished service) and

Whereas, the organization feels that the honor conferred redounds to its own credit, and

Whereas, and so on,

Be it resolved, That the congratulations of the organization be extended to the president, and

Be it further resolved, That the continuing confidence of the organization be expressed to the president.

B. W. Marshbank,
Secretary.

Resolutions have various reasons for being made, and among them are the following:

To express good will

To sympathize with bereaved persons

To show appreciation for benefits or courtesies

To congratulate the recipient of honors

To record sorrow at the death of an individual

To regret the resignation of an officer

To record the action taken by an organization

In framing resolutions, make the language simple, direct, and sincere.

The paragraphs beginning *Whereas* give the reason for the resolutions. The word *because* might be used, except that *whereas* is established by long custom.

A set of resolutions on the death of an individual might be covered, so far as actual thought is concerned, in one short sentence: "The Board of Directors of The Hay Company deeply regret the

passing of their fellow member, Mr. Elwood Frank, and offer their heartfelt sympathy to his family in their bereavement." The formality of properly framed resolutions, however, adds dignity and importance to such an expression, which could be written as follows:

Whereas, in the sudden and untimely death of Elwood Frank, The Hay Company has lost one of its most valued officers and a tried friend of long standing, and

Whereas, the loss of Elwood Frank is irreplaceable,

Be it resolved, That the Board of Directors, including the officers of The Hay Company, extend their heartfelt sympathy to Mrs. Elwood Frank in the bereavement that has been visited on her and the friends of her late husband.

Charles E. Ruggles,
Chairman of the Board.

PROOFREADING

Galley Proofs

When a manuscript is set up in type by the printer, there may be errors that are the fault either of the person who prepared the copy or of the compositor who set it up in type.

Whether the matter is set by hand or machine, the type (at the print shop) is placed in a tray called a *galley*, inked, and an impression taken by laying a sheet of white paper on it, and passing a heavy roller over it. This impression is called a *proof*, for it proves whether the matter has been correctly set or not. The chances are that it is not wholly free from mistakes.

Galley proofs are the proofs taken from type matter in galleys, and are usually about twenty inches long, and one column wide. The number of galley proofs depends on the length of the material to be set up.

The galley proofs are usually first read by a proofreader employed by the printer, and he or she will catch most ordinary mistakes such as misspelled words, grammatical errors, broken letters, and the like. Sometimes the printer's proofreader will call attention to errors of fact, misquotation, or the use of a wrong word; in which case he will ask for verification by writing "Qy" in the margin. This means "Query." Or he may write a question mark (?).

After the printer's proofreader has carefully gone over the galleys, the proof is then sent to the author for further corrections or possible additions.

The proof should be read with the greatest care, for even the best printers' proofreaders have been known to overlook mistakes in spelling, punctuation, and the use of words.

In reading proof, pay just as much attention to the sense of the words as to their spelling. If a sentence does not make sense according to your understanding of the subject, refer to the copy (manuscript), and if then you do not understand it, consult the person who wrote it. In proofreading, take nothing for granted.

Revised Proofs

When the first or galley proofs have been corrected, they are returned to the printer, who makes the corrections indicated and pulls another proof of the type matter as corrected. This is called a *revised proof* or a *revise*.

The revised proof must again be read carefully, for sometimes the revisions are not correctly made, and then again, sometimes a new error is made in correcting an old one.

Sometimes a second revised proof is necessary, but with most ordinary jobs, one is sufficient. It is worth while to note that printers charge for authors' corrections, and the more corrections, the greater the expense.

Page and Foundry Proofs

Where books, both large and small, are concerned, the first revised proof comes in the form of made-up pages. These are numbered, and presented in the exact size planned for the finished book. They are called *page proofs*.

In reading page proofs, check them carefully to see that all the galley-proof corrections have been made. Read them for any further necessary corrections. See that the page numbers follow each other in their regular sequence. And, particularly, note that the text reads in sequence from one page to the next. Also, lines of type may be dropped or transposed where the galley proofs began or ended. So check your page proofs at such places.

If, at the top of a page, a paragraph ends with a line that does not extend approximately the width of the page, ask the author to recast his sentence if possible so that the line will be filled out. (This is purely for the sake of appearance, and the sentence can usually be easily changed by the person who wrote the copy.)

Remember that, unless you are to have foundry proofs (explained later), the page proof will be your last opportunity to make any corrections. Read every line that appears on the proof: pages, chapter headings, page headings, subheads, title page, copyright notice, dedication, folios, and anything that has been set up.

A	Make correction indicated in margin.	↖	Raise to proper position.
dat	Retain crossed-out word or letter, let it stand.	↘	Lower to proper position.
....	Retain words under which dots appear, write "Set" in margin.	///	Half space letters.
dat	Appear battered, examine.	WJ	Wrong font, change to proper font.
x	Appears battered, examine.	Qu?	Is this right?
≡	Straighten lines.	L.C.	Put in lower case (small letters).
WJ	Unevenly spaced correct spacing	S.C.	Put in small capitals.
//	Line up, i.e., make lines even with other matter.	Cps	Put in capitals.
run in	Make no break in the reading no ¶	CsC	Put in caps and small caps.
no ¶	No paragraph, sometimes written "run in."	Rm	Change to Roman.
not sorry	Here is an omission, see copy.	Ital	Change to Italic.
¶	Make a paragraph here.	≡	Under letter or word means caps.
tr	Transpose words or letters as indicated.	≡	Under letter or word, small caps.
Q	Take out matter indicated, dele.	—	Under letter or word means Italic.
E	Take out character indicated and close up.	≡	Under letter or word, bold face.
Q	Line drawn through a cap means lower case.	/	Insert comma.
Q	Upride down, reverse.	/	Insert semicolon.
≡	Close up, no space.	/	Insert colon.
#	Insert a space here.	O	Insert period.
L	Push down this space.	/?	Insert interrogation mark.
□	Indent line one em.	!	Insert exclamation mark.
☞	Move this to the left.	/-	Insert hyphen.
☛	Move this to the right.	'	Insert apostrophe.
		“ ”	Insert quotation marks.
		ⁱ	Insert superior letter or figure.
		ₓ	Insert inferior letter or figure.
		[]	Insert brackets.
		()	Insert parentheses.
		—	One-em dash.
		—	Two-em parallel dash.

Proofreaders' Marks

When a book is to be plated, to be printed from electrotype plates instead of from the type itself, there is an additional set of proofs called *foundry proofs*. These show that the final corrections

have been made on the page proofs before the type has gone to the department which makes the electrotype plates.

Unless very glaring errors have been found, corrections are seldom made on foundry proofs, for they involve the heavy expense of correcting the plates. When the job is in the foundry, it may usually be considered that it is too late for any changes.

6 c. It does not appear that the earliest printers had any method of
 ✓✓✓ correcting errors before the form was on the press. The learned Dr
 & learned correctors of the first two centuries of printing were not
 # i/ proofreaders in our sense; they wrote rather what we should form
 2nd/ office editors. Their labors were chiefly to see that the proof corre-
 sponded to the copy, but that the printed page was correct in its
 Capt/ i/ fidelity; that the words were there, and that the sense was right. But
 3 They cared but little about orthography, had letters of purely printer's
 errors, and when the text seemed to them wrong they consulted fresh
 authorities or altered it on their own responsibility. Good proofs in
 2nd # the modern sense, were impossible until professional readers were
 4 employed; men who had [had] a printer's education, and then spent
 i/ many years in the correction of proof. The orthography of English,
 which for the past century has undergone little change, was very
 1st # a stumbling block until after the publication of Johnson's Dictionary, and
 capitals, which have been used with considerable regularity for the
 Spell part 20 years, were previously used on the [unclear] plan. The ap-
 2 approach to regularity, so far as we have may be attributed to the
 growth of a class of professional proof readers, and it is to them that
 we owe the correctness of modern printing. More errors have been
 found in the Bible than in any other one work. For many generations
 it was frequently the case that Bibles were brought out steadily,
 from fear of governmental interference. They were frequently printed
 [from imperfect texts, and were often modified to meet the views of
 those who published them. The story is related that a certain woman
 h/ in Germany, who was the wife of a printer, and had become disgusted
 2/61 with the continual assertions of the [superiority] of man over woman, and
 which she had heard, hurried into the composing room while her
 husband was at supper and altered a sentence in the Bible, which he
 3 was printing, so that it read "Nary instead of 'Hav', thus making the
 3 were read "And he shall be thy fool" instead of "And he shall be thy
 lord." The word "not" was omitted by Barker, the first printer in
 England in 1677, in printing the seventh commandment. He was fined
 2000 on the account.

How to Correct Proof

Proofreaders' Marks

It is a simple matter to learn the symbols of the proofreaders' profession; easier by far than to learn to be a good proofreader. As

in the game of chess, when you have learned the moves, you have only just begun. Proofreading requires general knowledge, precision in the use and spelling of words, a command of the subject of punctuation, unceasing vigilance, and a knack for discovering errors.

BUSINESS LETTERS

The Appearance of the Letter

Since the business letter represents the individual or group by whom it is sent, it should have the characteristics that the senders wish to impress on the recipient. Generally speaking, these are as follows:

- Neatness
- Legibility
- Dignity
- Business appeal

Neatness is mainly a matter of care, but it also depends upon good stationery and the arrangement of the letter. Care should also be taken to keep the letter free from smudges, erasure marks, and blots.

Legibility may be impaired by the use of a badly worn typewriter ribbon, words crossed out and rewritten, words added between the lines, or a general lack of orderliness.

Dignity is achieved by taking as much care with the appearance of a letter as with its contents. A letter characterized by an excellent quality of stationery, well-arranged paragraphs, and a correctly folded sheet impresses the person who receives it as favorably as a call from a gentlemanly representative wearing well-tailored clothes and clean linen.

Business appeal results from a combination of the physical style of a letter plus the less tangible style of presentation. If the appearance of the letter is impressive, the subject matter gets better attention and inspires confidence.

Typewriter Type Sizes

Business letters today are virtually always written on a typewriter. The two usual sizes are pica (the more generally used) and elite, a somewhat smaller size which allows more words per page. The elite size permits one-fifth more words for the same size page

than the pica, so that, whereas about 300 words may be type-written, with double-spaced lines, on an $8\frac{1}{2} \times 11$ sheet, about 360 words may be included in the same space if elite is used.

Always use the size best adapted to your purpose. Short letters written on half-size stationery ($5\frac{1}{2} \times 8\frac{1}{2}$) or on the Monarch size ($7\frac{1}{4} \times 10\frac{1}{2}$) look well in elite, but only when written the short way of the sheet.

Sometimes it is an advantage to use elite with an $8\frac{1}{2} \times 11$ sheet in order to avoid carrying over a letter to a second page.

Certain types of businesses and professions in which dignity is desirable also use the elite type to advantage.

Many business houses prefer the pica type, as it is more easily read, and is much more practical when several carbon copies are required.

Spacing the Lines

The lines of a long letter should, as a rule, be single-spaced, but between each paragraph there should be a double space.

If, in a single-spaced letter, there is a subhead occupying one line, there should be a double space both before and after it.

Write short letters in short lines, with double spacing between each line and triple spacing between paragraphs. Double spacing between paragraphs is permissible when the beginning of each paragraph is indented.

By spacing and by regulating the width of the line, you can center the letter properly.

A letter written on letterhead paper, should have the date below the printed name and address, and to the right. In a single-spaced letter, there should be four spaces between the date and the address of the person to whom the letter is being written. Of course, if one is trying to conserve space in order to avoid running over to a second sheet, this space may be reduced to only two. Double spacing should be allowed between this address and the salutation (Dear Sir) and between the salutation and the beginning of the body of the letter. At the end, a double space should be allowed between the body of the letter and the complimentary close (Yours truly) and between this and the typed name of the firm. If an individual is to sign the letter, sufficient space should be allowed between the typed name of the firm and the typed name of the individual to allow for the

written signature. Usually, four spaces are allowed for this signature, but the stenographer may increase or decrease the number of spaces according to the size of the individual's handwriting.

Margins

The margins of a letter are like the frame of a picture. A margin is necessary for completeness, and in the case of the letter, it *aids legibility*.

If there is no engraved or printed heading on the paper, begin by writing the address about one and one-half inches from the top. This, bear in mind, is for a letter that covers approximately a full page, or that runs over onto a second sheet. Leave about the same space at the bottom of the first page; the second page, if it is full, should have the same spaces top and bottom; and the page on which the letter ends should have the same space at the top, and end where it will.

If there is an engraved or printed heading, the letter should begin from one to one and one-half inches below the lowest part of the letterhead.

Where letters are short, the margins, top and bottom, as well as at the sides, should be increased.

Always leave at least a one-inch margin at the left-hand side. At the beginning of each new paragraph, indent the line about five spaces; that is, begin the first line of a new paragraph five spaces to the right of the left-hand edge.

Aim to have the margin at the right approximately the same as at the left. Keep the ends of the lines as even as possible by leaving extra spaces between the last two or three words where necessary.

Short letters, being written in short lines, naturally have wider margins both at the left- and right-hand sides, and are begun sufficiently low on the page to allow for a corresponding margin at the bottom.

About Paper

It is always advisable to use as good a quality of paper as the business can afford. The "feel" of a letter has a good deal to do with the impression it creates, and the quality of the paper makes a distinct difference in the impression.

There is more white stationery used than tinted, and it is always

appropriate for any kind of business, but many houses, with justification, prefer to use paper and envelopes of one color or another. If a color is used, it should be of a light shade, and a suitable color of typewriter ribbon should be used to harmonize with it—usually a darker shade of the same color.

The standard paper for business correspondence is $8\frac{1}{2}$ x 11 inches. The bulk of all business communications are written on this size sheet, and most of the carbon paper for copies comes in the same size.

For short letters, the $5\frac{1}{2}$ x $8\frac{1}{2}$ inch size (just one half of $8\frac{1}{2}$ x 11 inches) is sometimes used, but there is little saving in expense, for the paper amounts to little, and the printing cost is virtually the same as on the larger sheet.

Another size which has come into favor with specialized business is the Monarch, which measures $7\frac{1}{2}$ x $10\frac{1}{2}$ inches. It is used with good effect by smart shops, professional men and women, and others who wish to create an impression somewhat different from the openly commercial.

For the best appearance, letters should be written across the narrow dimension of the sheet, no matter what size is used.

Write on One Side of the Paper

Never in business letters write on both sides of the sheet. If your letter runs to more than a single page, continue it on a separate sheet. This is an inflexible rule which should never be broken.

The second sheet should be plain paper of the same quality, size, and color as the first. It should be headed at the left with *the name only of your correspondent*, in the center with the page number—as *Page 2*, and at the right with *the date*. These help to identify it if the parts of the letter get separated and one is mislaid.

About Folding

The folding of letters is determined by the size of the envelopes in which they are inserted. The purpose is always to have the least number of folds so that the sealed envelope is not too bulky. Following are two examples of how to fold a sheet $8\frac{1}{2}$ x 11 inches:

If the envelope is a No. 10 ($4\frac{1}{8}$ x $9\frac{1}{2}$ inches) or a No. 9, which is slightly smaller, letters should be given two parallel folds. That is,

you fold the letter about $\frac{1}{3}$ down and again $\frac{1}{3}$ further down. This will fold the sheet the long way into three equal parts.

If you use a No. 6 $\frac{1}{2}$ envelope (3 $\frac{1}{2}$ x 6 $\frac{1}{2}$ inches), the sheet must be folded three times. First fold the sheet in half, the long way. The result will be a folded sheet 5 $\frac{1}{2}$ x 8 $\frac{1}{2}$ inches. This folded sheet is then folded the long way with two parallel folds; that is, $\frac{1}{3}$ down and then $\frac{2}{3}$ down.

Letters of Monarch size (7 $\frac{1}{2}$ x 10 $\frac{1}{2}$ inches) and half-size sheets (5 $\frac{1}{2}$ x 8 $\frac{1}{2}$ inches) take only two folds for their respective envelopes, which are Monarch size or No. 6 $\frac{1}{2}$. These two folds are made parallel $\frac{1}{3}$ down and then $\frac{2}{3}$ down, the long way.

As a general rule, it is advisable to use envelopes of the same stock and color as the letterheads. Some large business houses prefer to use envelopes made of a smooth surface paper rather than bond paper, which is generally used for letterheads. The smooth paper makes the envelopes less transparent and easier to seal.

Typography of Stationery

The typography of business stationery tends toward simplicity. Modern commercial houses use simple and neat type faces rather than the ornamental type faces so popular in past generations. It is good form to use only one face of type in various sizes for both the letterhead and envelopes.

As your letter is your ambassador, your letterhead should be neat and dignified. Have your letterheads and envelopes designed and printed for you by a good printer. The appearance of your letter is almost as important as what you say in it.

Parts of a Letter

The form in which a business letter is written conveys a definite impression of the sender. If you receive a letter from a little ice dealer around the corner, it is likely to be without a date, probably full of misspelled words, and signed "Nick." You do not expect anything else, and if the message is clear, it fulfills its purpose. But, on the other hand, if you receive a letter from the Hetherington-Rand Coal Distributors Inc., or the Twin Cities Grocery Company, any deviation from the accepted form of letter writing will make you wonder if these businesses are as important, or as dependable, as their names and letterheads would indicate.

It is easy to write a letter in the correct form. This feature of letter writing reflects the intelligence of the organization's personnel from the head of the house down to any assistant who corresponds with customers. If letters are slipshod in form, it is often taken as an evidence of slipshod business methods. This may not always be just, but it is true. Correct form helps to cultivate confidence.

There are seven parts of a letter, as follows:

1. The Heading
2. The Address
3. The Salutation
4. The Body, or Subject Matter
5. The Closing Paragraph
6. The Complimentary Close
7. The Signature

The Heading

The business letter is usually written on paper with a printed, engraved, or lithographed letterhead. This gives the name of the individual, business, partnership, or corporation, together with the street and city address; and frequently the telephone number, cable address, names of officers, slogan, or other information.

Sometimes the letterhead is illustrated with a trade-mark or other design, or a picture of a factory or office building although the latter is not considered desirable today. The heading may be in one or more colors. There may be good reasons, however, why a business may use an ornate letterhead. A carnival corporation might appropriately use a garish letterhead in several colors, and a company of long and dignified standing would be justified in continuing to use its letterhead of half a century past if it appeared to have advertising value.

Where a letterhead is used, since the address and the city are printed, the written heading of the letter consists solely of the date:

October 27, 19—.

Spell out the name of the month. (The abbreviation is permissible, but it lacks the distinction of the complete form.) Place a comma after the day of the month, and a period after the year. (This period may be omitted if house style rules against it.)

Do not write 10/27/1941 or 10/27/41, it looks as though you were pressed for time. Another reason is that, in foreign correspond-

ence, figures are quite likely to cause errors. For instance: Americans would read the date, 6/9/41, as June 9, 1941; but the British would read it September 6, 1941. In some European countries, dates are written with the day of the month first, the month second, and the year last, as 9 June, 1941.

The last figure of the date should be in line with the right-hand edge of the body of the letter, or in line with the complimentary close.

The position of the heading where a plain sheet without a letter-head is used is similar to that of the date line on a printed letterhead. Here the heading consists of the address and date, written in two or more lines, as follows:

524 River Street,
Memphis, Tenn., August 7, 19—.

524 River Street,
Memphis, Tenn.,
August 7, 19—.

524 River Street,
Memphis, Tenn.,
August 7, 19—.

Whether one uses the step heading, in which each line after the first is indented beyond the preceding one, or the block form, in which all the lines are written flush with the first one, is a matter to decide for yourself. It is well, however, to follow a consistent form.

In business correspondence, avoid unusual and freak headings. They are likely to take additional time to write, and they distract the attention of the recipient of the letter from what you have to say. However, such headings may be used by professional studios and social secretaries. Following are a few examples of this type of headings:

Tonopah, Nevada
April 5 1941

Walla Walla—Washington
September twenty-seventh
Nineteen forty-one

Remember the order of the items in the heading: first, the address of the person or organization sending the letter, then, the city and state, and last, the date line.

In addressing an individual with a large firm, there are two methods that can be used. One is as follows:

Mr. John R. Entwistle,
Ajax Printing Company,
333 South 8th Street,
East Orange, California.

or

The Advertising Manager,
Pollux Oil Corporation,
243 Runnymede Parkway,
Oklahoma City, Okla.

The second method is a little less personal, but is very effective, and makes it possible for the letter to be opened by any member of the firm to which it is addressed. Almost all large offices have one person responsible for opening and distributing letters. The second method follows:

Ajax Printing Company,
333 South 8th Street,
East Orange, California.

Attention of Mr. John R. Entwistle

Pollux Oil Corporation,
243 Runnymede Parkway,
Oklahoma City, Okla

Attention of The Advertising Manager

The "Attention of" line should be centered, and two line spaces should be left between the address and the line, and two spaces more between the line and the salutation. The line may be underscored or not.

Generally speaking, a man should be addressed as "Mr." and a woman as "Mrs." or "Miss." Do not omit the title and address a man as "Arthur N. Hawkins" or a woman as "Claire Hall." It is not courteous, nor is it good business

A man may be addressed as follows:

Mr. Arthur N. Hawkins
Arthur N. Hawkins, Esq.
Dr. Arthur N. Hawkins
Arthur N. Hawkins, M.D.
Rev. Arthur N. Hawkins
Prof. Arthur N. Hawkins
Hon. Arthur N. Hawkins

only of women. (It is the French word for "my ladies," but Anglicized to mean "Madames.")

The correct punctuation for the salutation is a colon alone, as:
Dear Sir:

When the word "My" precedes the "Dear Sir," the dear should not be capitalized. Always write *My dear Sir*, *My dear Madam*, etc.

In the writing of form or circular letters, it is permissible to use salutations of a somewhat different sort, such as:

Dear Reader:

Dear Hardware Dealer:

Dear Fellow Worker:

Dear Salesman:

The Body of the Letter

The body, or subject matter, of the letter is the message sent to your correspondent.

It should, first of all, be as clear as possible. There should never be any doubt as to the meaning your correspondent will get from your letter.

Second, it should be easy to read, and easy to understand.

The form in which the letter is written will do a great deal to make these things possible.

Following are the Heading, Address, Salutation and Body of a typical business letter, correctly arranged, written and punctuated:

36 Water Street,
Akron, Ohio, April 2, 19—.

Mr. Gustave Johns,
720 North Devon Street,
Sandusky, Ohio.

Dear Sir:

On March 9 we wrote to you complaining of the shortage of a case of shoe polish missing from an order shipped to us on that date. The missing case has been found in our receiving room.

Our receiving department was wholly at fault, and we offer an apology for having claimed a shortage.

We trust that our error has not inconvenienced you.

Notice that this letter goes directly to the subject. It begins by referring to a former letter, in which a complaint was made. Thus, the correspondent may go to his file, and pick out the letter and a carbon copy of his answer to it. He then has before him the whole

Every letter, of course, should be planned so as to be logical, direct, and forceful. The form has something to do with the effect.

Short sentences and short paragraphs are easy to read, and if the thought is simply expressed, they are easier than long ones to understand.

Be explicit. If there is no previous letter containing all the details to which you may refer, state these details in the letter you are writing. Do not take it for granted that your correspondent knows the facts on which your letter is based.

If the letter is to be continued on a second or later sheet, use a plain piece of paper of the same size and quality, and head it as follows:

Name of Person or Organization	Page 2	Date
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Opening Paragraphs

The beginning of a letter is important. It should contain, if possible, some point of interest to the person who is to receive it.

The beginning of a letter should either be based on the fact that there is already a point of contact between the writer and the recipient, or it should try to establish a point of contact.

Closing Paragraphs

Special care should be taken with the closing paragraph of a business letter, for it contains the last impression left with the person to whom you are writing.

A letter may end on a *note of courtesy*.

"It has been a privilege to serve you."

"We thank you for the prompt attention you have given our inquiries."

A letter may close with a *request for a reply*.

"We await your reply with interest."

"Inasmuch as we must make a charge for demurrage, it will be to your interest to give us forwarding directions as soon as possible."

A letter is frequently ended with *thanks*.

"We thank you for your patronage."

"Your courtesy has been outstanding, and I thank you for it."

A letter sometimes ends with *a request for an interview or a call.*

"May we send our representative?"

"I should appreciate the opportunity of calling on you to explain our system."

A letter of excuses is usually closed with *an expression of regret for errors made.*

"We sincerely regret that we have caused you annoyance by our error, and we assure you that we shall do all in our power to prevent its happening again."

Many letters end with *an appeal for further business.*

"We hope to receive further orders from you."

"May we give you a quotation on any further work you may wish to have done?"

The Complimentary Close

The complimentary close is a courteous leave-taking of your correspondent. To end a letter without it would give the impression of abruptness, much as leaving a friend or acquaintance without saying "Good-by" or its equivalent. The most usual phrases in current use by writers of business letters are as follows:

Yours truly,
Yours very truly,
Very truly yours,
Sincerely yours,
Very sincerely yours,
Yours very sincerely,
Yours respectfully,
Yours very respectfully,
Very respectfully yours,
Faithfully yours,
Very faithfully yours,
Yours very faithfully,
Cordially yours,
Yours cordially,
Most cordially yours,
Very cordially yours,

However, the complimentary close that is most generally used is "Yours truly," for it fits almost any kind of business letter. The other forms of closing imply varying degrees of formality.

The Signature

The signature tells who wrote the letter, and is, therefore, as important as any other part of what is written. Even where there is a printed or other heading showing where the letter originated, a written signature is a necessity where goods are being ordered, an agreement made, or an important matter decided.

Above all, a signature should be legible. There should be no doubt as to who has signed a letter. Many firms insist that the name of the signer be typed as well as written, so that his name will appear on the carbon copy for the files. For instance:

Yours truly,
JOHNSON METAL WORKS, INC.
Samuel H. Firman.

The name of the company is typed, but the person who writes or dictates the letter should sign it with pen and ink. This identifies the authority for the letter and fixes the responsibility for its contents. Otherwise, a letter might commit a firm to an expensive or ruinous course of action through the work of an irresponsible employee.

A rubber-stamp signature should not be used. It has no standing except as it might be used on circular letters.

Business letters from an individual are signed simply with the name of the writer.

Other methods of signing letters are as follows:

Yours truly,
Corkwell Shirt Corporation
By (name of writer)

Yours truly,
Secretary
Claremont Chamber of Commerce

There should be at least two, and sometimes three, spaces between the complimentary close and the signature. If an organization name is used, as much or more space is allowed for the written signature, depending on the size of the handwriting of the signer.

Dictated letters nearly always include the initials of the person who dictates and the stenographer who writes the letters. Thus, in the left-hand corner of the letter, somewhat below the signature one will find such combinations as BCE/GHW, or VRA/LH, or

ANH:FR, or KSF-WCR. These indicate that Benjamin C. English dictated the letter to Grace H. Wiggin, or that Vincent R. Adams dictated to Lois Hunt, etc. The initials are purely for the purpose of identification.

Where there are one or more enclosures, the word "Enclosure" or "Enclosures" is included one or two spaces below the initials of the dictator and the stenographer. Sometimes these words are abbreviated—Enc., Encs., or Encl.

The Superscription

The superscription, or envelope address, should be begun about halfway between the top and bottom of the envelope, and about one third of the distance between left- and right-hand sides. A separate line should be used for the individual, firm, or organization addressed, for street and number, and for the city and state. Thus:

Mr. James H. Flotow,
Claremore Dry Goods Co.,
315 West Ninth Street,
Claremore, N. Dak.

or, if the block system is preferred:

Mr. James H. Flotow,
Claremore Dry Goods Co.,
315 West Ninth Street,
Claremore, N. Dak.

There are two main considerations to be observed in writing the superscription—neatness and accuracy. The neatness is impressive to the recipient, and the accuracy insures proper delivery. Millions of letters are each year undelivered because of careless addressing. The Post Office Department prefers that the superscription be double spaced as that makes it easier to read.

Following are examples of the correct manner of addressing business letters:

Messrs. Brown & Green,
4711 Broadway,
Sioux City, Iowa.

Edwin H. Huckins, Esq.,
R.F.D. 3,
Beaches Corners, N. Y.

If a letter is addressed to a company or other organization, and it is desirable that it go to a certain individual, it is customary to place the following line in the lower left-hand corner of the envelope:

Attention of Mr. Horace Stokeley

Attention of the Advertising Manager

Special markings, such as "Personal," "Per S.S. Queen Mary," "Via Normandie," etc. should be similarly placed.

ROUTINE MAIL

Handling Incoming Mail

It goes without saying that incoming mail should be handled expeditiously. If the mail is large, it should be sorted according to practical classifications. For instance, mail might be sorted according to its contents: Orders, Inquiries, Complaints, General Mail.

Probably the most satisfactory method of sorting mail in the average business office is according to its departments. This would depend upon the type of business concerned. Another method of sorting mail is according to the persons who are likely to handle certain types of mail.

If a concern does a large mail business, it is advisable to sort such mail geographically first. The usual way is to classify such mail by States. The advantage of sorting orders by States is that it facilitates the handling of orders according to distances. Thus, if a concern is somewhat behind on its mail, it can first look after the orders coming from parts of the country that will require more time for transit and delivery. Also, such orders can be kept in their geographical classifications to simplify the work of the shipping clerks who will have to route these orders according to zones and distances.

The next step after mail is sorted is to date the letters. All good business houses have rubber stamps for dating letters. In many cases, these rubber stamps also have provision for initialling and other marks of the persons to whom the letters and orders have been referred for reply and attention.

Modern business houses require that those opening mail con-

taining remittances should note the amount of each remittance on the letter that accompanies it.

It is also a good practice to note carefully the name and address on each letter, and if it is not clear or complete, to copy the name and address from the envelope. Or if the person who sorts mail has no time to compare such names and addresses, he should be required to clip the envelope to the letter. Of course, where letters are put back in the envelopes before they are referred to others for attention, you do not have to take this precaution, although the general and approved practice is to keep the letters outside of the envelopes once they are taken out.

Finally, all letters and orders should be promptly attended to. If, for any reason, some letters or orders cannot be answered or filled the day they are received, they should be separated, and those that can be attended to should be disposed of without any delay. The ideal business office is that which answers letters the same day they are received. A business office is still considered good and efficient if letters are answered not later than the day after they are received. From a strictly business point of view, there is no excuse for letters being answered several days late when they could have been answered the same day they were received.

Acknowledging Letters

A prospective customer making an inquiry can be pleasantly influenced by the tone of the acknowledgment he or she receives.

A correspondent who makes an inquiry, proposition, or suggestion which cannot be acted on at once can be kept waiting for a reasonable length of time without irritation by a properly worded acknowledgment.

An acknowledgment should be courteous, and definite as to details. It should give the impression that the writer is actually interested, but it need not necessarily promise or imply anything of a decisive nature. It is, on the other hand, often a definite reply to one or more questions.

Too many acknowledgments are perfunctory. Do not write this kind:

"Yours of the 25th inst. received. Beg to state that we carry a full line of P. & W. Cosmetics."

The following is a specimen of a letter of acknowledgment that may be regarded as a model for this branch of business correspondence:

January 27, 19—

Mrs. Frank W. Hillis,
2745 Higham Boulevard,
Los Angeles, Calif.

Dear Madam:

Thank you for your inquiry of January 25. We are glad to inform you that we carry a full line of P. & W. Cosmetics, and shall be pleased to receive your order for such items as you may require. We enclose a price list for your convenience.

Very truly yours,

Writing Inquiries

Being courteous in requesting information should become a well-fixed habit, even in the case of letters to houses from which you intend to purchase goods. Note the difference between a blunt "Send catalogue" and "Please send your catalogue." Think of the times you have been irritated by boorish motorcar drivers stopping and demanding, "Which way to Middletown?" This type seldom even says "Thank you" for the information you give.

Remember that courtesy begets courtesy. It also smooths the road to better business. Following are a few ways of introducing a request for information in business letters:

Would you be good enough to tell us of any special requirements you may have for the packaging of goods for your market.

Kindly tell me what dating you will give me on goods ordered now for fall delivery.

Just how much of an obligation an inquiry entails on the part of the recipient depends on what has already transpired in a business or friendly relationship, but since an inquiry presupposes an answer, it should be clearly expressed and politely worded.

Answering Inquiries

Meeting a request for information, or declining to give it for one reason or another, is obviously an occasion for at least as much courtesy as the request contained. Do not give information grudgingly. It is better to refuse it with graciousness.

Referring to our letters of January 18 and February 1, quoting prices on boxes, both in stock and special sizes, may we remind you that, while all prices are standard, we can offer two distinct advantages:

An unconditional guarantee of satisfaction.

Delivery when promised.

Third and subsequent follow-ups:

We are at a loss to know why you have not replied to our repeated requests for action in connection with the damage to the shipment of furniture delivered to us last August 3rd.

It may interest you to know that we have definitely instructed our warehouse to use other carriers than yours until an adjustment satisfactory to us is made.

Writing Complaints

A letter of complaint should state the cause for dissatisfaction clearly, and ask for an adjustment or lay down such conditions as may prevent a recurrence of the difficulty. If it can be made courteous, so much the better, but there are occasions on which it may be crisp or curt. Seldom, if ever, should it be sarcastic or personal.

Some large businesses have departments organized wholly for the purpose of handling complaints. In a great mail-order house having 5,000 employees, there may be as many as twenty clerks who look into complaints of one kind or another. It is obvious that the most specific letters get the best and quickest attention.

When making complaints, it is well to bear in mind that an error may have been accidental, and to take into consideration that it may be unusual. Moreover, it may have been beyond the control of the party apparently at fault. Therefore be fair, be explicit, be businesslike.

Answering Complaints

A merchant who ran his business on the worn-out tradition that "The customer is always right" would very likely find himself in bankruptcy or the madhouse. Decidedly the customer is not always right—and quite as certainly he is not always wrong.

But the customer always has the right to courteous consideration of any complaints that he may make; and this is true even when the complaints are unjust or sarcastic. Most complaints, however, are made by reasonable people, and can be answered and adjusted in a reasonable manner.

tion. The date alone is not sufficient, for often more than one order is sent to the same house on the same day. Although, as a matter of course, this purchase order number is put on the label of the package by the shipper, it is a good plan for the order to specify that it must be so placed. Thus, when the shipment arrives at the receiving department, it can be readily identified before it is opened for checking.

No order of any kind should ever be sent out without a date—a complete date showing the month, the day of the month, and the year.

In stating quantities, be specific.

Descriptions of articles ordered may vary considerably. Obviously, if you are ordering from a house that deals in a single unvarying product, it is unnecessary to go into details of size, color, model, or otherwise.

When ordering from a catalogue, always give the catalogue number of the article.

Do not fail to give the size, color, or model where any of these is necessary to a proper understanding of the order.

It is important to state the unit price of articles ordered, for a stated price becomes a condition of the order. Similarly the expected discount should be mentioned. Where, as sometimes happens, a price has been reduced, or a discount increased, a reputable firm will always give the customer the benefit.

Shipping instructions include such directions as:

- Parcel post insured
- Parcel post insured special handling
- Parcel post insured special handling special delivery
- Express prepaid
- Express collect
- Airplane Express Prepaid
- Water freight
- Southern Pacific freight
- Power Forwarding Co., 3 Water St., N. Y. City for enclosure
- Cheapest way

Merchants are usually billed with carriage charges on goods that are shipped by prepaid transportation, for the terms on wholesale transactions seldom include free delivery, except sometimes in a reasonable trucking area. They are, therefore, entitled to specify the means of transportation.

The following is an example:

Dec. 3, 19—

Johnson Electric Company,
2 Madison Street,
Nashua, N. H.

Attention: Mr. Warnock

Dear Mr. Warnock:

This is to confirm my verbal order of today for:

2 M. & D. percolators, 8-cup size

2 M. & D. percolators, 6-cup size

2 M. & D. percolators, 4-cup size

4 M. & D. automatic toasters, No. 481

The above are all to be in the chromium finish, except the 4-cup percolator, which is to be in copper.

Very truly yours,
H. F. Milson
Prism Gift Shop

Bargaining

Generally speaking, the one price rule obtains in business today. The old idea of bargaining for an advantage in price is rapidly disappearing, particularly in the established industries. The one price idea is in line with progress and is favored by leading businessmen and economists. Many States and the Federal Government now have laws favoring uniform prices and making certain price discriminations illegal. However, there are many industries where uniform prices do not obtain and where bargaining is desirable and advisable. This is particularly true where goods or articles are manufactured to order.

Shrewdness is the first requirement of bargaining. To obtain results from letters in which you try for an advantage, certain fundamentals of human nature must be taken into consideration. The buyer must emphasize the points in his favor and belittle or ignore the points in favor of the seller. Similarly, the seller, in replying to such letters must call attention to the facts in his favor and minimize the points made by the prospective buyer. In both cases, however, tact and courtesy should be observed.

Acknowledging Orders

Whether or not orders can be filled at once, they should be acknowledged promptly. However, it is well to bear in mind that

In giving references, however, the person or firm applying for credit is presumably willing to abide by what is contained in the replies to inquiries. In fact, references are not often given unless the applicant is reasonably certain that they will be satisfactory.

The chief requirements in answering credit inquiries are to state only facts, to avoid personalities, to leave out any gratuitous opinions, and to be discreet in the wording of such letters.

Asking for Advance Payment

There are certain times and certain conditions which make it necessary to request an advance payment before goods can be manufactured or shipped. Some businesses also are based on the customer sending cash with the order, while others require a deposit on goods which will be sent with the balance C.O.D. There are also cases where an advance payment is required to cover the cost of materials in making up an order.

Acknowledging Payments

The acknowledgment of payments is most usually made by marking a bill "Paid" or "Received Payment," together with the date and the name or initials of the person to whom the money is paid. This is really all that is necessary if the person receiving the money has the authority to receipt the bill. But many houses write a short letter of acknowledgment of the receipt of remittances, whether or not a receipted bill is enclosed.

Shipments

There are few exceptions to the rule that the more shipments (or deliveries) are made by a manufacturer, wholesaler, or merchant, the better is business. The resulting correspondence varies in proportion to the number of shipments, and in character according to the information necessary to convey. Notice of shipment will enable the purchaser to make inquiry of the transportation company if the goods do not reach him promptly, and a tracer can be sent if it is thought advisable. Other correspondence regarding shipments includes complaints as to shortages, condition of the packing and contents, and incorrect routing or following of shipping instructions.

In a letter giving notice of shipment, there should be a description of the merchandise sent, the date on which they are dispatched,

and the method of shipment. The method might be parcel post, first-class post, airplane express, railway express, or freight, either railway or steamer or motor.

Deliveries

Business letters regarding deliveries include details as to shipping instructions, delayed deliveries, orders contingent on delivery by a certain date, and unsatisfactory deliveries of various kinds. As a rule, they are short and explicit. Often reference to deliveries is made in a separate paragraph of a letter covering several subjects; and, of course, shipping instructions are included in every correctly written order for goods.

Salesmen's Calls

A letter in advance of a salesman's call saves time for the salesman, and helps to overcome the natural resistance to any proposition that a salesman may have to offer. When a salesman plans an itinerary, it is to his advantage and to that of the firm he represents if the dealer on whom he calls knows the approximate time he will arrive, his name, and the line he is selling. Such letters have the qualities of appointments, letters of introduction, and sales appeal.

Dealers' Help

A friendly relationship between the manufacturer, the wholesaler, and the dealer is absolutely essential where competition is keen—and there are few places where it is anything else. This does not mean that the dealer is always right in any demands or claims that he may make. It does mean that letters to retailers handling your goods should be courteous, diplomatic, enthusiastic, and sincere.

Appointments

Under this heading are letters making appointments, postponing appointments, breaking appointments, and giving reasons why appointments cannot be made. Here are specimens:

Dear Sir:

I shall be willing to see you tomorrow afternoon at three o'clock, for a fifteen-minute interview.

Very truly yours,

Dear Sir:

Thank you for allowing me to set the time. I shall call at your office on Thursday morning at ten o'clock.

Sincerely yours,

Introductions

Introductions by letter always have a reason for being written. It may be perfectly obvious, as in the case of a person who is already known by reputation to the recipient of the letter, and in such instances it is unnecessary to state it. But in most cases, the purpose of the introduction should be stated, or reference made to a previous letter or conversation. Following are a few good forms:

Dear Mr. Watson:

This letter will be presented to you by my good friend, John W. McCormick, who is on a business trip through the Middle West and is stopping in your city for a few days. I shall appreciate any courtesies that you may wish to show him.

Sincerely yours,

Dear Harry:

This is Bob McGregor, the man I told you about. He's my friend. Treat him right.

Yours,

Agreements and Legal Matters

Writing agreements and other legal documents requires the skill and training of an attorney. The wisest course is to have a lawyer draw up agreements and legal commitments of any kind. However, there are many matters that are conducted in the average business office which are more or less in the form of an agreement, even though they do not have the appearance of one. When you offer to buy or sell an article and your offer is accepted, the letter and the reply constitute an agreement. In fact, any proposition in writing which offers to do or not to do a given thing for a consideration furnishes the basic essentials of a legal agreement. That is why all letters should be carefully written and clearly worded.

In addition to the routine matters which must be handled in the average business office, there are occasionally special situations that can be covered with agreements written in the form of letters, *provided great care is taken to itemize and describe each provision* clearly and completely. For instance, an author may be engaged

to do a special job under certain conditions, or a salesman hired to sell on a commission basis. Or again, special arrangements may be made for co-operative undertakings between two or more business houses. If these special situations involve unusual amounts or serious obligations, the essential facts may be drawn up in the form of a rough draft, which should be submitted to an attorney to shape up into legal form. On the other hand, if these matters do not involve unusual obligations or commitments, use this procedure:

Begin your letter with a statement such as the following:

This letter confirms the arrangements we made today concerning your employment as a salesman under the following conditions:

Confirming our long-distance conversation of May 3, we will purchase from you the Monarch Printing Press No. DA-532 under the following conditions:

- (1) You are to supply materials and construct shelving for our warehouse.
- (2) All assembling will be done by our own machinists.

You will note that the first of the foregoing paragraphs ends with the phrase "under the following conditions." This is one of the best forms for a business man to use in writing the beginning of a letter of agreement, as it leads to a list of provisions or specifications. In this way, each important factor or condition of the agreement can be separately stated in a paragraph. Many people find it desirable to number each paragraph. All the conditions contributed by one side of the agreement should be grouped together, and they should be followed by the conditions contributed by the other side.

A letter that is to act as an agreement must include a consideration or compensation, as well as the time of delivery or consummation of the agreement. It may also contain a date showing when such agreement is terminated.

It cannot be stressed too strongly that agreements which deal with large undertakings or obligations should not be written by the layman. They should be submitted to an attorney.

Secretarial Letters

All business letters are secretarial letters. The problems of correspondence confront the secretary as well as the executive. With slight changes, the letters or phrases presented in this section

may be used by a secretary over his or her name where the occasion warrants the use of such letters. Unless a secretary acts as a correspondent, he or she will sign such letters with the title "Secretary to Mr _____," or "Secretary to the President." If the secretary acts as a correspondent, he or she will sign the letters in the business form that is in use in the office.

For example:

Superior Iron Works
By J. W. Williams

Secretarial letters, as such, are primarily letters of acknowledgment written in the absence of the person to whom the letter was addressed, and letters that are written for the employer in the third person.

Here are sample letters of these two principal types of secretarial letters:

Dear Mr. Holton:

As Mr. Thomas W. Clifford is out of the city for about a week, I am writing to you to acknowledge your letter. I shall call it to his attention promptly on his return.

Very truly yours,
Jane Rivers,
Secretary to Mr. Clifford

Dear Mr. Balfe:

In the absence of Mr. Richard W. Kenyon, who is now on his vacation, I acknowledge the receipt of your letter and enclosures. These will be submitted as early as possible to the attention of Mr. Kenyon when he returns to his office early in August.

Yours very truly,
Mary Peters,
Secretary to Mr. Kenyon

SALES LETTERS

Sales Psychology

A letter does not necessarily have to sell merchandise to be a sales letter, for, as a rule, you have to sell yourself, or the firm you represent, in order to sell goods later, or to keep the interest of the potential buyer.

Let us examine the basis on which sales are made.

Your product is sold on such talking points as Quality, Style, Variety, Price, Dependability, etc.

Selling yourself or your firm personally is not a matter of talking points. It is rather a matter of a tactful display of such qualities as Interest in the Customer, Service, Honesty, Accuracy, Sincerity, Alertness, Courtesy, Friendliness, and Diplomacy.

These qualities all add up to this total: Intelligence in Selling.

In sales letters, the spirit of good salesmanship is contained in the typewritten message.

The Opening of the Letter

In beginning a sales letter, the opening paragraph should be of such interest that it will attract immediate attention. It should not be too long. Many sales letters begin with a first paragraph of only a line or two. It need not be "clever" or "snappy," but, based on your knowledge or estimate of the individual or firm to whom you are writing, it should be arresting. It may be a simple statement of fact.

Suppose, for instance, you are writing to a firm to whom you have supplied a certain line of merchandise, and you wish to sell an additional order of goods, although they have already sent an order. You might begin your letter:

"Prices are going up."

In that first short paragraph, there are many implications. It is a beginning in which the interest of the reader is aroused, and directed to the second and succeeding paragraphs, which develop the idea suggested. It is the equivalent of a salesman's presenting a good front when he calls on a prospect, or his admission to the private office of the man he wants to sell.

The opening paragraph may be a question—a provocative or leading question that will at once enlist the interest of the person addressed. Such a question should never be impertinent.

If what you have to offer is an unusual bargain, it is often a good plan to mention the price early in the letter—sometimes in the first paragraph, as:

"How would you like to get a real Freeflow Fountain Pen—guaranteed to give writing satisfaction for five years—for only \$1.98?"

Make the first paragraph of your sales letter easy to read, interesting, and provocative.

The Body of the Letter

The length of the body of the letter should be governed by the interest that you firmly believe you can sustain on the part of the person addressed. It is easy to say that a letter should not be too long, but this does not establish any definite length for any letter. It should be adapted to the kind of message it conveys and to the personality of the person addressed.

Short paragraphs make for easy reading, and give punch to what you have to say through this very fact alone. Too long a paragraph causes possible eyestrain, and does not have nearly as strong an appeal to the reader, no matter what kind of message is written. Therefore, if possible, keep paragraphs short.

A matter of outstanding importance in sales letters is to emphasize the *performance* of your product. You are not selling a name—indeed a name is of little commercial value until it is made to stand for performance.

An appeal common to many products is pride of possession. It can be used for automobiles, pianos, radios, silverware, jewelry, fine glassware and china, furniture and rugs.

The vanity appeal may be legitimately used in connection with clothing, hats, furs, jewelry, and cosmetics.

The luxury appeal ties up with silk underwear, hosiery, furs, jewelry, perfumes, cosmetics, and some kinds of foods and drinks.

The economy appeal may be adapted to nearly any product. It may represent a saving of money, time, or labor, or combinations of any two of these, or a combination of all three. The strongest of these, naturally, is the saving of money.

In the selling of services, freedom from worry and responsibility is an added appeal, but this, too, involves the matter of economy.

The length of the letter must depend on the strategy employed. If a sales letter is written for the purpose of paving the way for inquiries, it is a good plan to leave something unsaid, but it should be so framed as to elicit inquiry. If, however, a letter is written with the express purpose of closing a deal, it should be very explicit on every point; and if necessary, there may be repetitions of the important points.

It is a safe rule to avoid superlatives in sales letters, or in any other form of advertising. If you say that Playfair Garden Hose is "the best on the market," you are running the risk of making an untrue statement. It is a statement that you cannot prove, for even if you could get together every brand of garden hose for exhaustive tests, there would still remain doubt as to whether "best" meant longest wearing, strongest, most flexible, or just best looking. It is much more forceful to say that Playfair Garden Hose is guaranteed to withstand any water pressure to which it may be subjected; that you have on file letters from customers stating that they have used this kind of hose without replacement for periods of as long as ten years; that it is made according to the same rigid specifications as the fire hose used in the Chicago Fire Department; that it is easily handled on account of its superflexibility; and so on. All those statements are susceptible of proof, and therefore they inspire confidence.

Another thing to avoid in sales letters is egotism. Use less of "I," "we," "me," and "us"; and more of "you." Show an interest in your business prospect. You should realize and make use of the fact that, to himself, he is the most interesting person in the world. Try to agree with his viewpoint, even when you are trying to induce him to change it. In other words, use diplomacy and tact.

One of the important features of a sales letter is its continuity—the natural transition from one statement to another, and from one paragraph to another. There should be a build-up toward impelling the prospect to buy the product. You introduce the product to the prospect first; then you arouse the prospect's interest and his desire; after which you persuade him to act.

The Closing of the Letter

If there has been a good build-up in the body of your letter, the closing may be a very short paragraph, the purpose of which is to induce the recipient to act on the suggestions made. It should state the actual proposition in a strong and positive manner in order to "clinch" the sale, if it is at all possible. The prospect should not be left to guess, in fact, he should not be allowed to miss the full import of the letter. Too often a good sales letter misses fire because of a weak and ineffective ending. It is similar to the situation of a

salesman leading his customer to the point of signing on the dotted line, and finding that there is no ink in his fountain pen.

Make the closing short.

Make it clear.

Make it strong.

If a salesman, after a personal interview, should suddenly get up and say to his prospect, "Well, Mr. Johnson, I'll have to be getting along. Good-by," and then make his exit without again referring to the purpose of his call, it would be no worse than writing a weak last paragraph to a sales letter.

The closing should aim to leave the prospect in a mood either to buy the merchandise or to hear more about the offer made. Its construction must rest, of course, on what has gone before, but in ten cases out of ten it should terminate the letter on a note that is at the same time urgent and pleasant.

PERSONAL BUSINESS LETTERS

There are many occasions on which it is desirable, and even necessary, to write personal letters to people with whom you have business contacts. Many warm friendships have grown up through associations begun in purely commercial transactions, and although it is frequently an advantage to keep business relationships impersonal, it is equally true that some of them are fostered by a friendly attitude in correspondence.

One naturally adapts his attitude to that of his correspondent. He gives a courteous response to friendly advances, and meets good humor, so far as he is able, with a similar attitude. In business, however, it is not well to emphasize the personal note unless your correspondent has shown that he wishes it.

Congratulatory Letters

It may be a good business move to write a letter of congratulation to someone who has just been promoted to a higher position, or who has just been married, or who has made an outstanding golf score in an interoffice tournament, or who has been elected to office in his home town, or for any one of a number of reasons. If it is worth doing, it is worth doing right. Such letters may be short, but they should be well expressed and sincere. Following are specimens of letters in this category:

Dear Mr. Williams:

(or Dear Frank, if you know him that well)

I was delighted to hear that you had been appointed manager, and I should like to congratulate you on getting what you deserved. Likewise I should like to congratulate the company on getting the best possible man for the job. Everybody ought to be happy. I certainly am.

Dear Jack:

The next thing I know, I'll be voting for you for president. This being promoted is getting to be a habit with you, but I get a big kick out of hearing the news every time it happens. Good work, boy!

Seasonal Greetings

A personal letter—or a personal paragraph in a purely business letter—is often written in the holiday season to send greetings and good wishes to business friends. It should be a polite and genuine expression of good will, such as:

Dear Mr. Demarest:

Here is a pause from the process of buying and selling to send you a friendly wish for the best that the Christmas season has to offer. And I hope that my own New Year will be as happy and prosperous as the one I wish for you.

The acknowledgment of a seasonal greeting or gift should be made in the same degree of formality or otherwise that accompanied the greeting or gift.

Dear Mr. Jones:

It was good to receive your friendly greeting, and I heartily reciprocate your sentiments. From where I sit, it looks as though the New Year were going to be something to talk about.

Letters of Condolence

It often becomes necessary, or desirable, to express one's sympathy to a business friend for the loss of a near relative, or some other calamity. Such letters should be written with the utmost care, for they require delicacy and feeling, yet must avoid overemphasis. Frequently a short letter answers the requirement adequately.

Dear Mr. Staunton:

This is to tell you of my deep sympathy in your recent bereavement

Dear Mr. Leavitt:

Mrs Alden and I send you our heartfelt sympathy.

Letters to Persons Who Are Ill

A letter to a business associate who is ill:

Dear Mr. Jackson:

Even if you are away from the office for a few days, you are subject to orders from the boss Here are the orders:

You are not to worry about your job. It will be here when you get back.

You are not to worry about your salary Mrs Jackson will receive it every week.

You are not to worry about your work. Volunteers were asked for to absorb the detail, and fourteen—count 'em—offered their services.

You are to relax.

Further orders will be issued when, as, and/or if necessary.

COLLECTION LETTERS

In granting credit, it is assumed that the debtor will pay his bills within the time of credit allowed. Failing this, the creditor finds it necessary to write one or more collection letters suggesting, urging, or insisting on the payment of the account.

In the writing of collection letters, good business judgment requires that you use the utmost in tact and discretion, for care must be taken not to antagonize a debtor who may also be a good customer. A mere suggestion is sufficient pressure to exert on certain customers, so it is obvious that it would be foolish to write urgent or insistent letters in such cases. Care must also be taken to avoid legal difficulties through the use of threats in case payment is not made by a certain date. For instance, one may not threaten to spread news of a debtor's delinquency in order to destroy or undermine his credit elsewhere It is illegal to write dunning messages on post cards, or to indicate on the outside of an envelope that it contains a dunning letter. One must be careful about threatening to take legal proceedings, and one may not use libelous language in the letters that are sent.

The kind of collection letter that is written is governed by various circumstances. Consider the terms of the credit granted, the length of time the account has been due, the reputation of the customer for meeting his obligations, and any possible justification that he might have for holding up payment. The degrees of firmness are, naturally, graduated according to what has been previously written.

There are four general divisions into which collection letters may be arranged:

- I. A courteous reminder that the account is due—*Suggesting*
- II. A dignified letter urging payment—*Urging*
- III. A letter insisting on immediate payment—*Insisting*
- IV. A letter bringing vigorous pressure to bear—*Demanding*

OTHER BUSINESS COMMUNICATIONS

Telegrams and Cables

Where speed in the transmission of business messages is necessary or desirable, the facilities of the telegraph or cable lines—which include radio—are available. Because of the great increase in cost over that of postage for letters, such messages should be as brief as it is possible to make them without blurring their meaning.

Any telegram or cable that, by reason of its brevity or its unskilled wording is indefinite in its message, or that can be read in two ways, may prove a waste of time and money. It may entail the sending of another message to ask for an explanation, and if it does, there will have to be another explanatory message.

With telegrams, there is no charge made for the address or signature, so that most of the attention is given to writing a clear message in the limits imposed by expense.

The foregoing refers to straight telegrams, sent at full rates, and taking precedence over any other telegraphic messages. These latter include:

Night Letters

The night letter constitutes a single overnight service, taking the place of both the former night-message and night-letter services.

The initial charge is for 25 words. The rate for 25 words is the same as, and in some instances lower than, the rate formerly charged for a 10-word night message. The maximum charge for 25 words for the greatest distance is 50 cents.

Additional words in excess of 25 words are charged for by groups of five, and not by groups of ten as formerly.

The charge for additional words decreases progressively as the length of the message increases.

Night letters are accepted up to two a. m. for delivery the following morning.

Where the full rate for a 10-word telegram is 20 cents (intracity messages), the night-letter rate is 20 cents for 50 words or less and 1 cent for each additional group of 5 words or less.

As is the case with straight telegrams, the address of the recipient of the telegram and the signature of the sender are not counted as part of the telegram. However, the sender must pay for his own address if it is added to the signature.

Day Letters

This is a deferred day service which transmits fifty words or less at one and one-half times the standard night-letter rate for sending the same number of words. For each additional ten words or less, the cost is one fifth of the initial rate.

Cable Messages

Cable messages cost more than telegrams. It is possible to send them to nearly any country in the world. They are charged for on a per-word basis, and both the address and the signature are counted. Due to the expense involved, as well as for purposes of secrecy, a prearranged code is frequently used by business houses, by which a single word may stand for a whole phrase and often a complete message. Also, many firms register their cable addresses with the communications companies, so that such an address as "Tinko, London," might be used instead of The Chelsea Motors, Ltd., 45 Garstin Lane, London, thereby saving several words and considerable cost.

There are three or four classes of cables, as follows:

Full-Rate Cables

This is an expedited service which compares in speed to the regular day telegram. It is the only class in which code language is permitted.

Deferred Half-Rate Cables

These messages, sent at half the rates of the Full-Rate Cables, are subject to being deferred in favor of full-rate messages for a period not to exceed twenty-four hours. They must be written in plain language.

Cable Night Letters

This overnight service is charged for at one-third the full rate or less. There is a minimum of twenty-five words charged for, and the message must be written in plain language. It is subject to delivery at the convenience of the transmitting company within twenty-four hours.

Week-End Cable Letters

These are accepted during the week up to midnight Saturday for delivery on the following Monday morning. Their cost varies according to the length and the destination indicated, but it is lower than the other classifications, and there are many occasions when it would serve as well as a full-rate cable.

Ship Radiograms

Wireless communications with ships in almost any part of the world may be had without difficulty, and at a comparatively low cost. The importance of the message to be sent decides whether it is expensive or economical. The position of the ship determines the rate.

In addition to the foregoing, there are the Teletype and other similar devices for electrical communication. In all of them, brevity, whether of language or of time, is an essential.

Collection Telegrams

When other means of collection have been taken without getting any reply from the debtor, a vigorously worded telegram is often productive of quick results. A telegram is an indication that the sender is thoroughly earnest in his intention to collect. It is a peremptory demand for payment delivered in what approximates a sharp tone of voice, and a part of its effectiveness is due to the fact that it comes suddenly, apart from a sheaf of mail.

Codes

Carefully prepared, highly specialized code books are in general use by firms that do a large business abroad. The coding and decoding of messages is a task requiring experience and judgment. There are such complete code books as *Bentley's*, *Western Union*, etc., which are standard and may be consulted by those who need a full code service. Most firms doing any foreign business establish a code address with the principal cable companies.

FORM LETTERS AND CIRCULAR LETTERS

Form Letters

In many businesses, there is a constantly recurring need for letters which are on the subject of certain routine matters, and which vary only in such details as the date, the description of merchandise, or the amount of money involved.

For such needs the form letter saves much time. Some firms find it an advantage to have such letters multigraphed, ready to be filled in with the necessary details.

Other multigraphed, printed, or even engraved forms are used to acknowledge communications, payments, complaints, etc., to assure a correspondent immediately that whatever he has written about will be handled with all possible expedition.

Certain other business houses never use printed form letters, but have a book of typewritten forms to cover a number of requirements that constantly arise. Such forms save much dictation, as the executive can merely mark the letter to be answered, "FN 36" (Form Number 36) and a stenographer of average intelligence can answer the letter without further instructions.

Form letters do not differ materially from dictated letters except in the small details that are included in a dictated letter to make it more personal than a form letter would be.

Post cards are sometimes used in the acknowledgment of small orders, and are frequently filled in with pen and ink to indicate dates, amounts, and other necessary details.

Circular Letters

A circular letter is a dictated letter in mass production.

To write a circular letter it is necessary to visualize the average man or the average woman, or both. It differs from the dictated

letter as a personal interview differs from an address to a large gathering. It deals with mass desires, prejudices, buying habits, instead of with individual attitudes.

It should be borne in mind, however, the mass has very similar reactions to those of the individual, and that circular letters may be easily adapted to the purpose, from letters to individuals. Remember that every person who receives and reads the circular letter is an individual, and reads it as such.

Obviously, a circular letter has to be reproduced by some method that does not require much time or much expense. The multi-graphed letter, which looks more like a hand-typed letter than any other imitation, has the advantage of personality. It can also be headed up with the name and address of the recipient so that it is often difficult to tell that it is not actually typewritten. And there are processes by which the signature is made to appear as if written by hand. Other means of reproducing circular letters are by offset, mimeograph, and printing. It is best to accept the advice of a good letter shop in your city.

Interoffice Memoranda

In most large offices, there is a special printed blank form that is used in writing messages to various members of the staff. The message may be either typewritten or written by hand, but in either case, a carbon copy should be kept, for if any question arises as to whether the message was sent, or whether the information was clear, the carbon settles the argument.

Interoffice memoranda include:

- Instructions
- Announcements
- Criticisms
- Suggestions
- Queries
- Requests
- Information
- Acknowledgments
- Congratulations

They are usually brief and crisply written. They should always be dated, and frequently the time of day is stated. In the latter case, there is an implication that time is an important feature of

the gist of the message. No salutation or complimentary close is used; and the memorandum begins simply with the last name of the recipient preceded by Mr., Mrs., or Miss.

For example:

May 5, 19—

Mr. Pringle:

I suggest that you replace the bulbs in the outer office lights with a more efficient size—probably 100 watts.

C. H. Trimmer,

BUSINESS ENGLISH

SUMMARY OF ENGLISH GRAMMAR

Grammar is the art of speaking and writing a language with propriety. English grammar is the art of speaking and writing the English language with propriety. It consists of a system of general principles and a number of particular rules governing the use of words and their relation to one another.

ARTICLE

An *article* is a word placed before a noun to show whether the noun is used in a particular or general sense. There are but two articles, *a* or *an* and *the*; *a* is called the *indefinite article* because it is used in an indefinite or general way—it becomes *an* before a vowel or *h* silent; *the* is called the *definite article* because it is used in a definite or particular sense. If I say, "Give me *a* book," I mean any book, but if I say, "Give me *the* book," I mean some particular book. Some grammarians treat the article as a limited adjective.

NOUN

A *noun* is the name of any person, place, or thing, of anything which we can see, hear, feel, or touch, or of anything of which we can have any idea or notion. It is often called *substantive*. There are two classes of nouns—*proper* and *common*. A *proper noun* is the name of any particular person, place, or thing, or of a particular group of persons, places, or things; as, *John, Washington, Americans*.

A *common noun* is the name of any one of a class or group; as, *man, dog, hill*. Included in common nouns are *collective nouns* or *nouns of multitude*; as, *army, crowd, family*.

Nouns are distinguished by having four properties, namely, *gender, person, number, and case*.

Gender

Gender is that property of a noun which distinguishes sex, but strictly it is merely a grammatical distinction among words, whereas sex is a natural distinction of living beings. Things without

life have no sex, therefore, gender calls for more than masculine and feminine distinction, so there are three genders—*masculine*, *feminine*, and *neuter*, the last meaning “neither,” and denoting inanimate objects, that is, objects that are neither male nor female.

Gender may be distinguished in three ways: (1) by the use of different words; as, *boy*, *girl*; (2) by different terminations; as, *hero*, *heroine*; (3) by prefixes and suffixes; as, *manservant*, *maidservant*; *peacock*, *peahen*.

In figurative language, nouns of the neuter gender may, by *personification*, become either masculine or feminine; as, The sun!—*he* is setting; The moon!—*she* is rising.

The name of an animal or person may be classed as neuter when it is not important to regard the sex; as, He bought a cow and sold *it*; The child kissed *its* mamma.

Collective nouns, considered as a unit, usually are regarded as neuter; as, The army continued *its* march.

Person

Person is that property of nouns which indicates whether the object is speaking, spoken to, or is spoken of.

There are three persons; namely, *first*, *second*, and *third*. The *first person* denotes that the object is the speaker or writer; as, *I*, John, tell you it is true. The *second person* denotes that the object is spoken to; as, *John*, come here! The *third person* denotes that the object is spoken of; as, *John* is a good man.

Sometimes the third person is used for the first; as, *Mr. Jones* presents his compliments, etc.

Number

Number is that property of nouns which distinguishes one from more than one. There are two numbers, *singular* and *plural*, the *singular* designating one or a unit, the *plural* designating more than one.

The plural is formed in several ways: (1) regularly, by adding *s* to the singular; as, *boy*, *boys*; *glove*, *gloves*; (2) irregularly, by change of vowel; as, *man*, *men*; *mouse*, *mice*; (3) by the addition of *es* to nouns ending in *ch* (soft), *s*, *sh*, *ss*, *z*, and *x*; as, *match*, *matches*; *rush*, *rushes*; *box*, *boxes*; (4) nouns ending in *y* preceded by a consonant, change the *y* into *i* and add *es*; as, *berry*, *berries*; *daisy*,

daisies; (5) many nouns ending in *f* or *fe*, change *f* into *v* and add *es*; as, *loaf*, *loaves*; *wife*, *wives*; (6) nouns ending in *o* preceded by a vowel, as well as many ending in *a* preceded by a consonant, form their plurals regularly by adding *s* to the singular; as, *folio*, *folios*; *eanto*, *eantos*, but a large number of those ending in *o* preceded by a consonant, take *es* to form the plural; as, *eargo*, *eargoes*; *potato*, *potatoes*; (7) compounds ending in *ful* form their plurals regularly; as, *handful*, *handfuls*; *spoonful*, *spoonfuls*; (8) in other compounds, the plural is formed from the more, or most, important part or syllable; as, *stepson*, *stepsons*; *son-in-law*, *sons-in-law*; (9) letters, figures, marks, signs, and the like form their plural by adding *s* with an apostrophe ('); as, the *a's* and the *b's*; the *4's* and *5's*; (10) the plurals of other words than nouns, when used as nouns, are formed by adding *s* or *es*; as, the *ifs* and the *ands*; the *ayes* and the *noes*, though the last is sometimes formed by the apostrophe (*no's*); (11) the Old English plural *en*, once common, is now used in only three words, *brethren* (brother), *children* (child), and *oxen* (ox); (12) foreign words usually retain their foreign plurals, though some follow the English style—there are no fixed rules; foreign nouns ending in *a* generally take *ae*; as, *alumna*, *alumnae*; *larva*, *larvae*; some take *ata*; as, *miasma*, *miasmata*; foreign *us* is often changed into *i*; as, *alumnus*, *alumni*; *radius*, *radii*; *um* generally takes *a*; as, *arcanum*, *arcana*; *datum*, *data*; *is* usually takes *es*, sometimes *ides*; as, *analysis*, *analyses*; *axis*, *axes*; *x* is often changed into *ces* or *ices*; as, *apex*, *apices*; *radix*, *radices*; (13) when a title and name are used together, the best custom sanctions the pluralizing of the names when they are the same; as, the Miss *Joneses*, but when the names are different, it is usual to pluralize the title only; as, the *Misses Jones and Smith*.

Several classes of nouns have no plural, such as the names of some arts and sciences, of material substances, of abstractions, of diseases, etc.; as, *music*, *geometry*, *gold*, *prudence*, *frankness*, *measles*, though names of substances are pluralized when different kinds of qualities of the same substance are meant; as, *wines*, *sugars*.

Many nouns have the singular and plural alike; as, *deer*, *sheep*, *fish*, *swine*, *salmon*, *trout*, *nuptials*, etc.

Many nouns are used in the plural only and have no singular form, though singular in signification; as, *ashes*, *alms*, *clothes*, *scissors*, *tidings*, *riches*, *wages*, etc.

Many nouns have double plurals; as, *bandit, bandits, banditti*; *brother, brothers, brethren*; *cherub, cherubim, cherubs*; *die, dies, dice*; *fish, fish, fishes*; *genius, genii, geniuses*; *index, indexes, indices*; *memorandum, memorandums, memoranda*; *penny, pennies, pence*.

Case

Case is that property of nouns and pronouns which denotes their relation to other words, as indicating the person or thing acting, or possessing, or acted upon.

There are three cases—*nominative, possessive, and objective*.

The *nominative case* denotes the person or thing speaking or acting and is always the subject of a finite verb. It answers to the question *Who?* or *What?* The verb asserts something about the subject; as, *The boy plays*. *Who plays?* The boy. *What does the boy do?* The boy plays.

The *possessive case* is that form of the noun or pronoun which denotes ownership or possession; in other words, it designates the person or thing owning or possessing; it also denotes authorship, origin, source, kind, or other close relation. In the singular number, the possessive is formed by adding *'s* to the nominative singular; as, *the boy's book*; in the plural number, it is formed by merely adding the apostrophe to the final *s*; as, *the boys' books*—when the plural does not end in *s*, both *s* and the apostrophe must be added; as, *men's clothing*. As to compounds, the possessive is formed by adding *'s* to the entire combination; as, *my son-in-law's automobile*.

In groups of associated words, the possessive is formed by adding *'s* at the end; as, *the Sampson, Low & Marsh Company's publications*. But sometimes, it is awkward and cumbersome to use this form with a combination of words and in such cases, the preposition *of* may be used to denote possession; thus, *the publications of the Sampson, Low & Marsh Company*.

The *objective case* is that form of the noun or pronoun which generally denotes the object of a transitive verb, or of a preposition. When it is used as the object of a verb, it generally is a direct object and is called the *objective after a verb*; as, *Tom shot a duck*—here *duck* is the direct object of *shot* and is the objective after the verb. An objective after a preposition usually shows from what the idea of the preposition springs or to what it is directed and is called

the *objective* after a *preposition*; as, Tom went into the *house*—here *house* is the object of the *preposition into*.

The subject of a verb in the infinitive mood is in the objective case; as, He challenged *him* to come forward.

Apposition

When a noun is in *apposition* with the object of a verb or *preposition*, it, too, is in the objective case; as, Fitzsimmons defeated Corbett, the *conqueror* of Sullivan; He voted for Smith, the *Governor* of New York. This is called the *objective by apposition*.

A noun in apposition may be in any of the three cases, according as it is used. *Apposition* simply means "a placing near or beside," so when one noun is placed near or beside another to explain, expand, emphasize, or limit it, the second is said to be in apposition to the first and is always in the same case; thus, Paul, the *Apostle*, was a native of Tarsus—here *Apostle* is nominative in apposition to *Paul*. A noun in apposition with another is called an *appositive*.

Declension

The change which nouns and pronouns undergo to indicate gender, person, number, and case is called *declension*. When applied to the parts of speech in general, the change is termed *inflection*.

Nouns are declined as follows:

	<i>Sing.</i>	<i>Plur.</i>		<i>Sing.</i>	<i>Plur.</i>
<i>Nom.</i>	child	children	<i>Nom.</i>	fox	foxes
<i>Poss.</i>	child's	children's	<i>Poss.</i>	fox's	foxes'
<i>Obj.</i>	child	children	<i>Obj.</i>	fox	fox
	<i>Sing.</i>	<i>Plur.</i>		<i>Sing.</i>	<i>Plur.</i>
<i>Nom.</i>	goose	geese	<i>Nom.</i>	ox	oxen
<i>Poss.</i>	goose's	geese's	<i>Poss.</i>	ox's	oxen's
<i>Obj.</i>	goose	geese	<i>Obj.</i>	ox	oxen
		<i>Sing.</i>	<i>Plur.</i>		
	<i>Nom.</i>	wife	wives		
	<i>Poss.</i>	wife's	wives'		
	<i>Obj.</i>	wife	wives		

ADJECTIVE

An *adjective* is a word that qualifies or limits the meaning of a noun or pronoun; in English, it is usually placed immediately before the noun; sometimes, however, it follows the noun for the sake of effect or emphasis; when used to modify or qualify a pronoun, the adjective is placed after; as, We considered him *worthy*. An adjective can be used in the predicate after a verb; as, The man is *wise*. A single noun may be modified by two or more adjectives connected by conjunctions, expressed or understood; as, The man, poor, lonely, dejected, and ill, was evicted from his home.

Adjectives which express number are called *numeral adjectives* and are divided into three classes—*cardinal*, *ordinal*, and *multiplicative*. A *cardinal adjective* is one that denotes a definite number; as, one, two, three; an *ordinal adjective* is one that denotes place in a series, order, or arrangement; as, first, second, third; a *multiplicative adjective* is one that denotes how many times or how many fold; as, single, double, triple, twofold, threefold.

Adjectives lack the properties that distinguish nouns and pronouns, that is, they have neither gender, person, number, nor case, but they have *comparison*, that is, variation to denote quality in different degrees. There are three degrees of comparison, namely, the *positive degree*, the *comparative degree*, and the *superlative degree*. The *positive degree* is that form of the adjective which expresses simply the quality of an object or thing without reference to any other object or thing, in other words, it denotes quality without increase or diminution; as, a *tall* man; a *small* boy. The *comparative degree* is that form of the adjective which expresses more or less of a quality in an object or thing than is to be found in some other object or thing with which it is compared, that is, it is the form of the adjective which denotes an increase or diminution of the original quality; as, a *taller* man; a *smaller* boy. The *superlative degree* is that form of the adjective which expresses the greatest or least amount of quality in the object or thing when compared with other objects or things, that is, it is the form of the adjective which denotes the greatest increase or greatest diminution of the original quality; as, the *tallest* man; the *smallest* boy. The positive has reference to one, the comparative to two, and the superlative to three or more.

Adjectives of one syllable are generally compared by adding the

suffix *er* to the positive degree to form the comparative and *est* to form the superlative; as, *tall, taller, tallest*. Adjectives of two or more syllables are compared by prefixing to the positive the adverbs *more* and *most* or *less* and *least* to form the comparative and superlative; as, *beautiful, more beautiful, most beautiful; lovely, less lovely, least lovely*.

Many adjectives are compared irregularly and these are among those most frequently used. The following is a partial list:—

<i>Positive</i>	<i>Comparative</i>	<i>Superlative</i>	<i>Positive</i>	<i>Comparative</i>	<i>Superlative</i>
bad	worse	worst	little	lesser	least
evil	worse	worst	many	more	most
ill	worse	worst	much	more	most
good	better	best	old	older	oldest
well	better	best	old	elder	eldest
hind	hinder	hindermost			
hind	hinder	hindmost			

Some adjectives do not admit of comparison, having in themselves a superlative significance; as, *right, wrong, eternal, supreme, extreme, infinite, perfect, ceaseless, omnipotent, complete, square, circular, perpendicular, absolute, illimitable*.

PRONOUN

A *pronoun* is a word used for or instead of a noun to enable a speaker or writer to avoid a wearisome repetition of the noun. For example, in the complex sentence—John gave *his* pen to Jane and *she* lent *it* to Tom to write *his* copy with *it*, the words in italics are pronouns and if these were wanting, we would be obliged to use this cumbersome repetition—John gave John's pen to Jane and Jane lent John's pen to Tom to write Tom's copy with John's pen.

Pronouns are divided into three classes—*personal, relative, and adjective*—and have the same properties as nouns, that is, they have gender, person, number, and case.

A *personal pronoun* is so called because it shows by its form whether the person is represented as speaking, as spoken to, or as spoken of. The personal pronoun *I* is the pronoun of the *first person* because it represents the person speaking; the personal pronoun *thou* or *you* is the pronoun of the *second person* because it represents

the person spoken to, and the personal pronouns *he, she, it*, are the pronouns of the *third person* because they represent the person or thing spoken of. Therefore, the personal pronouns are *I, thou* or *you, he, she, and it*. The nominative plurals of *I* and *thou* or *you* are *we* and *you*, while the nominative plural of *he, she, and it* is *they*. The pronouns of the second person, singular, *thou, thine, thee*, are seldom used except in poetry, and in solemn or sacred language and by the religious body known as the Society of Friends, popularly called Quakers—the plural forms *you, yours, you*, are substituted; *you*, even when singular in meaning, always calls for a plural verb.

The pronouns of the first and second persons have no gender, or rather, their gender is obvious as they represent the person or persons speaking and the person or persons spoken to.

Declension

The personal pronouns are thus declined:—

First Person			Second Person		
	Sing.	Plur.		Sing.	Plur.
Nom.	I	we	Nom.	thou	you
Poss.	mine	ours	Poss.	thine	yours
Obj.	me	us	Obj.	thee	you

Third Person

Sing.					
	Mas.	Fem.	Neut.	Plur.	
(Nom.	he	she	it	they	} all genders
Poss.	his	hers	its	theirs	
Obj.	him	her	it	them	

RELATIVE PRONOUNS

A *relative pronoun* is so called because it relates to an antecedent, that is, a preceding noun or phrase, and introduces a dependent clause qualifying or limiting the antecedent; as, This is the boy *who* ran away from school. The relative pronouns are *who, which, that, what*. *As* is sometimes regarded as a relative, particularly after *such*, and some include *but* when it follows a negative.

Relative pronouns have always the same gender, person, and

number as their antecedents, but only *who* is declined, and it is the same in the singular and plural, masculine and feminine, thus:—

Masculine and Feminine

Sing. and Plur.

Nom.	who
Poss.	whose
Obj.	whom

That, as a relative, is applied to persons, animals, and things; as, The girl *that* sings; The horse *that* limps; The house *that* I own. *That* is a relative pronoun when its place can be supplied by *who* or *which*—in other cases, it is a demonstrative adjective pronoun, an adjective, a conjunction, or an adverb.

What is a double relative, combining within itself both antecedent and relative, and is equivalent to *that which*, *those which*, or *the thing or things which*; as, I know *what* you want, that is, I know *that which* you want, or *the thing or things which* you want. *What* takes the place of *which* when the antecedent is omitted or understood, and may be either singular or plural; as, This is, or these are, *what* I wanted, meaning this is the thing, or these are the things, *which* I wanted.

When the adverbs *ever* and *soever* are added to the relatives *who*, *which*, and *what*, they are called compound relatives—*whoever*, *whosoever*, *whichever*, *whichsoever*, *whatever*, *whatssoever*.

INTERROGATIVE PRONOUNS

Who, *which*, and *what*, when used in asking questions, are called *interrogative pronouns*. They are the same for all genders, persons, and number. They have no antecedents. *Which* and *what* do not change form, so have no declension. *Who* is declined the same as the relative:—

Nom.	who
Poss.	whose
Obj.	whom

in both the masculine and feminine, singular and plural. *Who*, as an interrogative, is used for person, *which* for persons, lower animals, and things. *What*, as an interrogative, also may be applied to persons, lower animals, or things; as applied to persons, it is descriptive, as applied to things, it is universal. Interrogatives are

used in both direct and indirect questions. The interrogative pronoun of an indirect question is sometimes called a *responsive pronoun*.]

ADJECTIVE PRONOUNS

Adjective pronouns are so called because they partake of the nature of both adjectives and pronouns. They are often called *pronominal adjectives*, but unlike adjectives, they do not admit of comparison.

There are four classes of adjective pronouns—*possessive*, *distributive*, *demonstrative*, and *indefinite*.

The possessive adjective pronouns are *my*, *thy*, *his*, *her*, *its*, *our*, *your*, *their*. *My*, *thy*, *her*, *your*, and *our* are to be distinguished from the possessive cases of the personal pronouns—*mine*, *thine*, *hers*, *yours*, and *ours*. The latter can stand alone, the former require the nouns or substantives which they qualify. For instance, in answer to the question—"Whose book is that?" I can say, "It is *mine*," but I cannot say, "It is *my*." When I use *my*, I must add book and say, "It is *my* book." Yet *mine* and *thine* are sometimes used as possessive pronouns before words beginning with a vowel, especially in solemn and poetic language and in the Scriptures; as, *thine* eye; *mine* enemies.

The distributive adjective pronouns are *each*, *every*, *either*, and *neither*; they refer separately to a person or thing of a number. *Each* is used in speaking or writing of two or more and always implies reference to a definite number, emphasizing consideration of them as individuals or units; *every* is used in speaking or writing of more than two and emphasizes that *all* the individuals or units of a group or class are included or under consideration; *either* is applied to each of two, to the one or the other; *neither* denotes not either. The following illustrates the usage: *Each* of you should contribute; *Every* one of you must contribute; *Either* John or James will contribute; *Neither* John nor James will contribute.

The demonstrative adjective pronouns are *this*, *that*, with their plurals, *these*, *those*. They point out in a definite way the persons or things to which they relate. *This* and *these* refer to the nearer, *that* and *those* to the more distant. Some add *yon* and *yonder* to the demonstratives.

The indefinite adjective pronouns are *any*, *all*, *few*, *some*, *several*, *one*, *other*, *another*, *none*, *both*, and *such*. They refer in an indefinite

manner to the persons or things to which they relate. Most of them—indeed all—may be used as nouns.

THE VERB

A *verb* is a word which signifies action or the doing of something, or which predicates or affirms, or denotes a state of being or existence.

Verbs are divided into two classes—*transitive* and *intransitive*. When the action which a verb signifies passes over to an object, that is, affects it in some way, the verb is said to be *transitive*; thus, in *I strike the boy*, the action of striking affects the object, *boy*. When a verb merely denotes a state of being or feeling, terminating in the subject or agent, the action is passive, and the verb is then said to be *intransitive*; thus, in *water flows*, the action of flowing is passive; it does not affect anything save the subject, consequently, *flows* is an intransitive verb. The simplest definition of an intransitive verb is, a verb that does not take an object.

Inflection of Verbs

Verbs are inflected, that is, changed or modified for *voice*, *mood*, *tense*, *person*, and *number*. These are called the *properties* of the verb.

Voice

Voice is that attribute or property of the transitive verb which shows whether the subject acts or is acted upon. When the subject is represented as acting, the verb is said to be in the *active voice*; as, *The mother loves her boy—loves* is in the active voice; when the subject is acted upon, the verb is said to be in the *passive voice*; as, *The boy is loved by his mother—is loved* is in the passive voice. This voice (passive) is formed by adding the past participle of the principal verb to any of the various forms of the verb *to be*. Only transitive verbs, or those used transitively, have voice.

Mood

Mood is the mode or manner in which the action or state expressed by the verb is presented, or is to be regarded, or more briefly, it is that form of the verb which distinguishes the manner of the assertion. Moods are of two classes, the *finite* and the *infinite*. The finite moods are limited by person and number. There are four—the *indicative*, *potential*, *subjunctive*, and *imperative*.

The *indicative mood* is that form of verb which makes a direct statement or declaration, asks a direct question, affirms something to be a fact, or denies it to be a fact; in short, it is the mood that deals with action or state in the form of fact; thus, *The boy studies diligently; The girl attends school; Was he at school today? The river flows eastward.*

The *potential mood* is that form of the verb which expresses or implies power, possibility, liberty, necessity, will, duty, wish, entreaty, determination, obligation, inclination, or the like. This mood is expressed by means of the auxiliaries, *may, can, ought, must, might, could, should, and would*; as, *I may walk home; I could have verified it.* The potential also is often expressed with the conjunctions *if, though, lest, unless, etc.*; as, *I will do it, though I may suffer.*

The *subjunctive mood* is that form of the verb which indicates doubt, supposition, uncertainty, or contingency; it presumes or imagines an action or state. It is always used in a conditional or dependent sentence subjoined to a principal sentence, that is, it is always followed by, or connected with, another verb in some other mood; as, *If he were here, all would be well.* The signs of the subjunctive are the conjunctions *if, though, except, unless, till, lest, whether, that,* and the like. The sign is frequently omitted; as, *Had he known better, he would have acted better.* The tendency of modern English is to eliminate the subjunctive, because the verb has the same form as in other moods.

The *imperative mood* is that which expresses command, exhortation, entreaty, request, permission, and the like, and always has the subject in the second person, singular or plural (thou or you), which is seldom expressed, being in most cases understood; as, *Give me the book—thou or you is here understood after give.*

The *infinitive mood*, in itself, constitutes the other class of moods. It is usually called the *infinitive* and is used to express an action, being, or state of being unlimited by person and number, that is, the verb is not varied to correspond with the person and number of its subject; as, *He loves to do good; She loves to do good; You love to do good; They love to do good.* The preposition *to* is the sign of the infinitive mood, but it is often suppressed, particularly after the verbs *bid, dare, feel, hear, help, let, make, need, please, see,* and some others; as, *let us (to) go.*

Tense

Tense is that form or property of the verb which expresses action, being, or state, simply in regard to time.

As there are three great divisions of time, *past*, *present*, and *future*, so there are three tenses in grammar to correspond with these, namely, *present tense*, *past tense*, and *future tense*—these are known as the *simple tenses*, but as an action may be regarded as occurring in any of the three divisions of time, or as completed and perfected in any of these divisions, we have three additional tenses called *perfect tenses*—the *present perfect tense*, the *past perfect tense*, and the *future perfect tense*, making six tenses in all. It is only in the indicative mood that the six are found complete.

The *present tense* is that form of the verb which simply indicates present time, or the action occurring in present time; as, *The lark sings*. Properly speaking, present time denotes but the moment that is now, yet in grammar we can extend the duration of the present to include both time past and time to come; as, the present century. When the present is used in the past, it is called the *historical present*; as, *Shakespeare excels all others*; *Milton says "fools rush in where angels fear to tread."* The present also denotes any extent of time, part of which is included in the present; as, *Shakespeare is praised for his dramatic skill*, that is, he was and is still praised.

The *past tense* is that form of the verb which simply indicates past time, or the action or state of being as belonging to the past; as, *The lark sang*. This tense is called by some the *preterit*, by others the *imperfect*, and by a few the *first past tense*.

The *future tense* is that form of the verb which simply indicates future time, or the action or state of being as occurring in or belonging to future time; as, *The lark will sing*. It is formed by using the auxiliaries *shall* and *will* with the root form of the principal verb; as, *I shall sing*. Some grammarians call this tense the *first future*.

The *present perfect tense* is that form of the verb which indicates what is past brought into connection with the present, or expresses action or state regarded as completed in, or brought up to, the present time; as, *I have written a letter*, meaning that though the action of writing is past or completed, it has extended up to the present time. This tense cannot be used of an act done wholly in the past—the act must touch the present. I cannot say, "*I have come*

here long ago," for the "long ago" indicates a considerable time has elapsed since my arrival, therefore I must use the past tense and say, "I came here long ago." The signs of the present perfect tense are *has*, *have*, *hath*, and *hast*. Some grammarians call this tense the *perfect tense*, others the *second past tense*.

The *past perfect tense* is that form of the verb which indicates that which was past or completed before some other past action or event occurred, or it expresses action or state as completed at some specified past time, or before some specified past act; as, I *had completed* the job before he arrived. The signs of this tense are *had* and *hadst*. Some grammarians call it the *pluperfect tense*, others the *third past tense*.

The *present perfect* and *past perfect* tenses allude to past time, just as well as the past tense, but the two former differ from the last in the respect that while the *past tense* denotes time that is completely past, the *present perfect* denotes past time extending up to the present, and the *past perfect* denotes past time preceding some other past time.

The *future perfect tense* is that form of the verb which indicates a future time preceding some other future time, or denotes an action or state of being regarded as completed at some specified future time or before some specified future act; as, I *shall have completed* the task before he arrives. The signs of this tense are *shall have* and *will have*—the latter used in the second and third persons. Some grammarians call it the *second future tense*.

The indicative mood has all six tenses complete—*present*, *present perfect*, *past*, *past perfect*, *future*, and *future perfect*.

The potential mood has four tenses—*present*, *present perfect*, *past*, and *past perfect*.

The subjunctive mood has three tenses—*present*, *past*, and *past perfect*.

The imperative mood has but one tense—the *present*.

The infinitive mood has two tenses—*present* and *present perfect*.

Person and Number

Strictly speaking, verbs have neither person nor number, but these two properties or attributes are applied to them so as to make them agree with their subjects as to *person* and *number*. The action or state expressed by a verb may refer to the person or persons

speaking, to the person or persons spoken to, or to the person or persons spoken of, hence a verb is said to be in the *first*, *second*, or *third person* according as it is used in these references.

The Participle

A *participle* is a word derived from a verb, participating in the properties of a verb, and of an adjective or a noun. This is the definition of Goold Brown, an authority who cannot be improved upon, as far as English grammar is concerned.

Participles retain the properties of the verb in governing objects and in being modified by adverbs.

There are two participles formed directly from the stem of the verb—the *present* and the *past*; as, *loving*, *loved*. Many grammarians make more than two, with the aid of the auxiliaries. Goold Brown gives three in both voices—the *imperfect*; as, *loving*, *being loved*; the *perfect*; as, *loved*, *lored*; the *preperfect*; as, *having loved*, *having been loved*.

The *present participle* always ends in *ing* and implies a continuance of action, state, or being, as, *loving*, *being loved*.

The *past* or *perfect participle* implies a completion of action, of state, or of being; as, *lored*, *having loved*.

Only transitive verbs have participles in both voices—*active* and *passive*.

A participle loses its verbal force and becomes a *participial adjective* when placed before or in the predicate with the noun; as, He is a *reading* man.

A *participial* or *verbal noun* is distinguished from a participle by having an article or adjective placed before it; as, The *singing* was excellent; Eloquent *speaking* appeals to an audience.

A verbal noun, also, can be the subject or object of a verb; as, *Reading* makes a full man; He takes *reading* seriously; or it can be the object of a preposition; as, He is fond of *debating*.

Classes of Verbs

Verbs are divided into several classes besides transitive and intransitive. We have *regular* and *irregular* verbs, *principal* and *auxiliary* verbs, *defective*, *redundant*, *impersonal*, *compound*, *derivative*, *copulative*, *neuter*, and *passive* verbs and verbs of *complete* and *incomplete* predication.

Regular and Irregular Verbs

As to their change of form (inflection), verbs are divided into two classes—*regular* and *irregular*.

A *regular verb* is one that forms its past tense and past participle by adding *ed* to the simple form; as, *move* (present), *moved* (past), *moved* (past participle).

An *irregular verb* is one that does not form its past tense and past participle by the addition of *ed*; as, *write* (present), *wrote* (past), *written* (past participle).

Some grammarians term the latter class *strong* verbs and the former *weak* verbs, but the strong verbs are weak in number, being about only 200, while the weak verbs are about 8,000 strong.

Principal and Auxiliary Verbs

As to their use, verbs are divided into two classes, *principal* and *auxiliary*.

A *principal verb* is one which by itself denotes an act or state of being, or which, in combination, expresses the leading thought, intention or action; as, *I love*.

An *auxiliary verb* is one that is joined to a principal verb to express action or state of that as to manner or time, in other words, to indicate the mood or tense in which it is used; as, *I shall move*. The auxiliaries are *am, have, do, shall, will, may, can, ought, and must*. Generally, they are used to form all the tenses, except the present and past, but in emphatic and progressive forms, they are used in these tenses also; as, *I do love; I am studying; I did love*.

Defective Verbs

A *defective verb* is one that is deficient in one or more of its principal parts, which are the *present indicative*, the *past indicative*, and the *perfect participle*, as:—

<i>Present Tense</i>	<i>Past Tense</i>	<i>Perfect Participle</i>
may	might	(wanting)
can	could	(wanting)
beware	(wanting)	(wanting)

The principal defective verbs are *shall, will, may, can, ought, must, quoth, and beware*.

Redundant Verbs

A *redundant verb* is one that has more than one form for the past tense or perfect participle, as:—

<i>Present Tense</i>	<i>Past Tense</i>	<i>Perfect Participle</i>
abide	abode, abided	abode, abided
bend	bended, bent	bended, bent
eat	eat, ate	eat, eaten

Impersonal Verbs

An *impersonal verb* is one by which an action or state of being is expressed independent of any personal or particular subject; as, *It rains; It will snow; It blows hard. Methinks, meseems, and methought* are classed among the impersonals which are also called *unipersonal*.

Compound Verbs

A *compound verb* is one that is united with a preposition; as, *He laughed at me; He cast up what I owed him.*

Derivative Verbs

A *derivative verb* is one that is formed from another verb by some change within itself or by a prefix or an affix; as, *mistake, undergo, surmount.*

Copulative Verbs

A *copulative verb* is one that connects the attribute with the subject of the verb; as, *The sky is blue.* The verb *to be*, with its parts, is really the only copulative, but *seem, appear, become*, and such are used in this way; as, *The boy seems happy.*

Neuter Verbs

A *neuter verb* is one that expresses simply a state of being; as, *I am; He is.* Most grammarians regard neuter verbs as intransitive verbs in the active voice.

Passive Verbs

A *passive verb* is a transitive verb used in the passive voice; as, *The boy was hurt.*

Complete and Incomplete Verbs

A verb of *complete predication* is one which in itself makes a complete predicate; as, *The dog barks.*

A verb of *incomplete predication* is one which by itself cannot make a complete predicate; as, *The boy broke*—The verb *to be*, with a predicate nominative, and many intransitive verbs are of incomplete predication.

Principal Parts

The *principal parts* of a verb are the *present indicative* (root form), *past indicative*, and *past participle*, because all the moods and tenses can be formed from these parts.

Conjugation

A verb is inflected for *voice*, *mood*, *tense*, *person*, and *number*. The arrangement of all the parts of a verb according to voice, mood, tense, person, and number is called its *conjugation*. There are four modes of arrangement or conjugation—*regular*, *emphatic*, *progressive*, and *interrogative*.

The following is the conjugation of the regular, active, transitive verb *to move*.

(a) ACTIVE VOICE

Indicative Mood

Present Tense

<i>Sing.</i>	<i>Plur.</i>
1. I move	1. We move
2. Thou movest	2. You move
3. He, she, or it moves	3. They move

Past Tense

<i>Sing.</i>	<i>Plur.</i>
1. I moved	1. We moved
2. Thou movedst	2. You moved
3. He, she, or it moved	3. They moved

Future Tense

<i>Sing.</i>	<i>Plur.</i>
1. I shall move	1. We shall move
2. Thou wilt move	2. You will move
3. He, she, or it will move	3. They will move

Present Perfect Tense

Sing.

1. I have moved
2. Thou hast moved
3. He, she, or it has moved

Plur.

1. We have moved
2. You have moved
3. They have moved

Past Perfect Tense

Sing.

1. I had moved
2. Thou hadst moved
3. He, she, or it had moved

Plur.

1. We had moved
2. You had moved
3. They had moved

Future Perfect Tense

Sing.

1. I shall have moved
2. Thou wilt have moved
3. He, she, or it will have moved

Plur.

1. We shall have moved
2. You will have moved
3. They will have moved

Potential Mood

Present Tense

Sing.

1. I may, can, or must move
2. Thou mayst, canst, or must move
3. He, she, or it may, can, or must move

Plur.

1. We may, can, or must move
2. You may, can, or must move
3. They may, can, or must move

Past Tense

Sing.

1. I might, could, would, or should move
2. Thou mightst, couldst, wouldst, or shouldst move
3. He, she, or it might, could, would, or should move

Plur.

1. We might, could, would, or should move
2. You might, could, would, or should move
3. They might, could, would, or should move

Present Perfect Tense

*Sing.**Plur.*

- | | |
|--|--------------------------------------|
| 1. I may, can, or must have moved | 1. We may, can, or must have moved |
| 2. Thou mayst, canst, or must have moved | 2. You may, can, or must have moved |
| 3. He, she, or it may, can, or must have moved | 3. They may, can, or must have moved |

Past Perfect Tense

*Sing.**Plur.*

- | | |
|---|---|
| 1. I might, could, would, or should have moved | 1. We might, could, would, or should have moved |
| 2. Thou mightst, couldst, wouldst, or shouldst have moved | 2. You might, could, would, or should have moved |
| 3. He, she, or it might, could, would, or should have moved | 3. They might, could, would, or should have moved |

Subjunctive Mood

Present Tense

*Sing.**Plur.*

- | | |
|---------------------------|-----------------|
| 1. If I move | 1. If we move |
| 2. If thou move or movest | 2. If you move |
| 3. If he, she, or it move | 3. If they move |

Past Tense

*Sing.**Plur.*

- | | |
|-----------------------------|------------------|
| 1. If I moved | 1. If we moved |
| 2. If thou moved or movedst | 2. If you moved |
| 3. If he, she, or it moved | 3. If they moved |

Present Perfect Tense

*Sing.**Plur.*

- | | |
|---------------------------------|-----------------------|
| 1. If I have moved | 1. If we have moved |
| 2. If thou hast moved | 2. If you have moved |
| 3. If he, she, or it have moved | 3. If they have moved |

Past Perfect Tense

*Sing.**Plur.*

- | | |
|--------------------------------|----------------------|
| 1. If I had moved | 1. If we had moved |
| 2. If thou hadst moved | 2. If you had moved |
| 3. If he, she, or it had moved | 3. If they had moved |

Imperative Mood

Present Tense

*Sing.**Plur.*

- | | |
|----------------------|---------------------|
| 2. Move or move thou | 2. Move or move you |
|----------------------|---------------------|

*Infinitive Mood**Present, To move**Present Perfect, To have moved**Participles**Present, Moving**Past, Moved**Perfect, Having moved*

(b) PASSIVE VOICE

Indicative Mood

· Present Tense

*Sing.**Plur.*

- | | |
|----------------------------|-------------------|
| 1. I am moved | 1. We are moved |
| 2. Thou art moved | 2. You are moved |
| 3. He, she, or it is moved | 3. They are moved |

Past Tense

*Sing.**Plur.*

- | | |
|-----------------------------|--------------------|
| 1. I was moved | 1. We were moved |
| 2. Thou wast moved | 2. You were moved |
| 3. He, she, or it was moved | 3. They were moved |

Future Tense

*Sing.**Plur.*

- | | |
|---------------------------------|-----------------------|
| 1. I shall be moved | 1. We shall be moved |
| 2. Thou wilt be moved | 2. You will be moved |
| 3. He, she, or it will be moved | 3. They will be moved |

Present Perfect Tense

*Sing.**Plur.*

- | | |
|----------------------------------|-------------------------|
| 1. I have been moved | 1. We have been moved |
| 2. Thou hast been moved | 2. You have been moved |
| 3. He, she, or it has been moved | 3. They have been moved |

Past Perfect Tense

*Sing.**Plur.*

- | | |
|----------------------------------|------------------------|
| 1. I had been moved | 1. They had been moved |
| 2. Thou hadst been moved | 2. You had been moved |
| 3. He, she, or it had been moved | 3. They had been moved |

Future Perfect Tense

*Sing.**Plur.*

- | | |
|--|------------------------------|
| 1. I shall have been moved | 1. We shall have been moved |
| 2. Thou wilt have been moved | 2. You will have been moved |
| 3. He, she, or it will have been moved | 3. They will have been moved |

Potential Mood

Present Tense

*Sing.**Plur.*

- | | |
|--|------------------------------------|
| 1. I may, can, or must be moved | 1. We may, can, or must be moved |
| 2. Thou mayst, canst, or must be moved | 2. You may, can, or must be moved |
| 3. He, she, or it may, can, or must be moved | 3. They may, can, or must be moved |

Past Tense

*Sing.**Plur.*

- | | |
|---|---|
| 1. I might, could, would, or should be moved | 1. We might, could, would, or should be moved |
| 2. Thou mightst, couldst, wouldst, or shouldst be moved | 2. You might, could, would, or should be moved |
| 3. He, she, or it might, could, would, or should be moved | 3. They might, could, would, or should be moved |

Present Perfect Tense

*Sing.**Plur.*

- | | |
|---|---|
| 1. I may, can, or must have been moved | 1. We may, can, or must have been moved |
| 2. Thou mayst, canst, or must have been moved | 2. You may, can, or must have been moved |
| 3. He, she, or it may, can, or must have been moved | 3. They may, can, or must have been moved |

Past Perfect Tense

*Sing.**Plur.*

- | | |
|--|--|
| 1. I might, could, would, or should have been moved | 1. We might, could, would, or should have been moved |
| 2. Thou mightst, couldst, wouldst, or shouldst have been moved | 2. You might, could, would, or should have been moved |
| 3. He, she, or it might, could, would, or should have been moved | 3. They might, could, would, or should have been moved |

Subjunctive Mood

Present Tense

*Sing.**Plur.*

- | | |
|-------------------------------|---------------------|
| 1. If I be moved | 1. If we be moved |
| 2. If thou be moved | 2. If you be moved |
| 3. If he, she, or it be moved | 3. If they be moved |

Past Tense

*Sing.**Plur.*

- | | |
|-------------------------------|-----------------------|
| 1. If I were moved | 1. If we were moved |
| 2. If thou wert moved | 2. If you were moved |
| 3. If he, she, or it be moved | 3. If they were moved |

Imperative Mood

Present Tense

*Sing.**Plur.*

- | | |
|------------------------------|-----------------------------|
| 2. Be moved or be thou moved | 2. Be moved or be you moved |
|------------------------------|-----------------------------|

*Infinitive Mood**Present Infinitive*

To be moved

Present Perfect Infinitive

To have been moved

*Participles**Present*

Being moved

Past or Perfect

Moved

Compound Perfect

Having been moved

BE

The auxiliary verb *be* is the most irregular in the language, and is considered the most difficult. It has eleven inflections or forms; namely, *am*, *art*, *is*, *are*, *was*, *wast*, *were*, *wert*, *be*, *being*, and *been*. *Wast* is considered obsolete and *art* and *wert* are but used in solemn or scriptural language. *Be* has a distinct past tense in the subjunctive mood, using the plural form *were* for the singular. The present subjunctive of *be* is now rarely used. Instead of saying, if I *be* late, the usual form is, if I *am* late. In the past subjunctive, the form, if I *were*, is used, not if I *was*. The indicative form of the past of this verb represents the thing supposed as a fact, whereas the subjunctive form of its past represents it as not a fact or not admitted as a fact. An example of the past indicative form is, Though he *was* guilty, I pitied him; an example of the past subjunctive is, Though he *were* guilty, I would pity him. Instead of using the indicative form for the phrase, If I *was* you, use the subjunctive form, If I *were* you.

Be can be used as a principal verb when it is equivalent to *exist* or when it is used as a copulative verb; thus, Whatever *is*, is right; Man *is* mortal.

As an auxiliary, *be* is joined with either the present or past participle, and, of course, in such case loses its distinctive force. When used with the present participle, it denotes progressive or continued action, when used with the past participle, it denotes that the subject of the statement is the object of the action, therefore, with this participle, it forms the passive voice, which is its principal use as an auxiliary.

The following is the conjugation of this most irregular verb.

Indicative Mood

Present Tense

Sing.

1. I am
2. Thou art
3. He, she, or it is

Plur.

1. We are
2. You are
3. They are

Past Tense

Sing.

1. I was
2. Thou wast
3. He, she, or it was

Plur.

1. We were
2. You were
3. They were

Future Tense

Sing.

1. I shall be
2. Thou wilt be
3. He, she, or it will be

Plur.

1. We shall be
2. You will be
3. They will be

Present Perfect Tense

Sing.

1. I have been
2. Thou hast been
3. He, she, or it has been

Plur.

1. We have been
2. You have been
3. They have been

Past Perfect Tense

Sing.

1. I had been
2. Thou hadst been
3. He, she, or it had been

Plur.

1. We had been
2. You had been
3. They had been

Future Perfect Tense

Sing.

1. I shall have been
2. Thou wilt have been
3. He, she, or it will have been

Plur.

1. We shall have been
2. You will have been
3. They will have been

Potential Mood

Present Tense

Sing.

1. I may, can, or must be
2. Thou mayst, canst, or must be
3. He, she, or it may, can, or must be

Plur.

1. We may, can, or must be
2. You may, can, or must be
3. They may, can, or must be

Past Tense

Sing.

1. I might, could, would, or should be
2. Thou mightst, couldst, wouldst, or shouldst be
3. He, she, or it might, could, would, or should be

Plur.

1. We might, could, would or should be
2. You might, could, would, or should be
3. They might, could, would, or should be

Present Perfect Tense

Sing.

1. I may, can, or must have been
2. Thou mayst, canst, or must have been
3. He, she, or it may, can, or must have been

Plur.

1. We may, can, or must have been
2. You may, can, or must have been
3. They may, can, or must have been

Past Perfect Tense

Sing.

1. I might, could, would, or should have been
2. Thou mightst, couldst, wouldst, or shouldst have been
3. He, she, or it might, could, would, or should have been

Plur.

1. We might, could, would, or should have been
2. You might, could, would, or should have been
3. They might, could, would, or should have been

*Subjunctive Mood**Present Tense**Sing.**Plur.*

1. If I be
2. If thou be
3. If he, she, or it be

1. If we be
2. If you be
3. If they be

*Past Tense**Sing.**Plur.*

1. If I were
2. If thou wert
3. If he, she, or it were

1. If we were
2. If you were
3. If they were

*Imperative Mood**Present Tense**Sing.**Plur.*

2. Be or be thou

2. Be or be you

Infinitive Mood

Present Infinitive
To be

Present Perfect Infinitive
To have been

Participles

Present
Being

Past or Perfect
Been

Compound Perfect

Having been

Shall and Will

The auxiliaries *shall* and *will* cause considerable trouble in their use. *Shall* primarily and in general denotes obligation, while *will* primarily and in general denotes purpose or intention. Much of the meaning of each depends upon the person in which each is used. In the first person, the idea of what I am obliged to do develops into that which I am sure to do, therefore, in this person, *shall* denotes a future fact. In the second and third persons, *shall* implies command or necessity. *Will*, in the first person, as stated above, means purpose or intention, but in the second and third persons,

will denotes simple future action, not under compulsion. The following old rhyme aptly illustrates the use of these auxiliaries:—

In the *first person* simply **SHALL** foretells,
In **WILL**, a threat or else a promise dwells,—
SHALL in the *second* and *third* does threat,
WILL simply then foretells the future feat.

THE ADVERB

An *adverb* is a word used to modify a verb, an adjective and, sometimes, another adverb; as, She sings *sweetly*; It was *evidently* false; I know him *very* well.

An adverb may also modify a participle or prepositional phrase; as, His dying *suddenly* left his affairs in confusion; He went *nearly* over the top.

There are several classes of adverbs, the class depending upon the meaning—of time; as, *now, then, today*; of manner or quality; as, *well, ill, better*; of quantity; as, *much, little, enough*; of place; as, *here, there, hither*, of direction; as, *upward, downward, forward*; of number and order; as, *first, secondly, singly*; of affirmation and denial; as, *yes, no, indeed*; of interrogation; as, *how, why, where*; of comparison; as, *more, most, better, best, less, least*; of uncertainty; as, *possibly, probably, perhaps*; of degree; as, *much, more, fully*; of cause; as, *why, therefore, wherefore*.

An *adverbial phrase* is a short pithy expression containing two or more words used as a single adverb; as, *hand in hand, not at all, by the way*.

A few adverbs can be compared like adjectives; as, *wisely, more wisely, most wisely; well, better, best; ill, worse, worst*.

THE PREPOSITION

A *preposition* is that part of speech which serves to connect words and show the relationships between the objects which the words express; as, My hand is *on* the table.

When nouns and pronouns follow a preposition, they are in the objective case and are said to be governed by the preposition; thus, in the phrase, *between you and me*, the objective case *me* of the pronoun must be used, never the nominative *I*. Under no circumstances can a nominative be used after a preposition.

Prepositions are divided into three classes—*simple, compound, and complex*.

A *simple preposition* is one that consists of but one word; as, *in, on, to*.

A *compound preposition* is one that consists of two or more prepositions combined; as, *out of, as to, from under*.

A *complex preposition* consists of one or more prepositions combined with another part of speech; as, *according to; to the extent of; in place of*.

Many participles are used with the force of prepositions; as, *concerning, pending, regarding, considering, saving, touching, etc.*

Some prepositions are used as adverbs; as, *to look on; to stand by; to fly across*.

THE CONJUNCTION

A *conjunction* is a word which serves to connect words, phrases, and sentences; as, *John and James; He drove the cattle out of town and into the field; He was chosen head of the firm because he is an able man*.

Conjunctions may connect nouns, pronouns, adjectives, verbs, or adverbs.

There are two classes of conjunctions—*co-ordinate* and *subordinate*.

A *co-ordinate conjunction* is one that joins co-ordinate elements, that is, one that connects words, phrases, etc., of equal order or rank; as, *John remained, but James went away*.

Co-ordinate conjunctions are subdivided into—*copulative*, denoting addition; as, *and, also, moreover; disjunctive*, denoting separation; as, *but, nor, else; adversative*, which are disjunctive conjunctions denoting opposition; as, *but, yet, however*.

A *subordinate conjunction* is one which connects words of different rank or order, that is, it joins a subordinate to a principal element in the sentence; as, *He is miserable because he does what is wrong*.

The subordinate conjunctions are subdivided into those denoting time; as, *since, until, as soon as; cause; as, for, as, because; contingency or supposition; as, if, though, unless; purpose or result; as, lest, that, so that*.

Than, a conjunction denoting comparison, follows adjectives and adverbs in the comparative degree.

THE INTERJECTION

An *interjection* is a word used to denote some emotion. It has no grammatical relation to any other word in the sentence.

Often the interjection is but a mere exclamation. Many do not recognize it as a part of speech at all. Interjections indicate feeling rather than express thought.

Various parts of speech, as nouns, pronouns, adjectives, verbs, and adverbs, when used to express some feeling or emotion of the mind, are turned into exclamations and, therefore, may be recognized as interjections; as, *good! hark! well! shame! what!*

SYNTAX

Syntax is the third part of grammar and treats of sentences and how they are formed. It shows how to arrange words in the sentence in accordance with the rules of established usage and points out the relationship one word bears to another.

Syntax is divided into *concord* and *government*, *synthesis*, and *analysis*.

Concord is the agreement of one word with another; as, the verb with its subject, the adjective with the noun, the relative with its antecedent.

Government is the influence of one word over another; the two principal governments are those of a transitive verb and a preposition over the objective cases that follow them.

Synthesis is the combining of the elementary parts of a sentence into a whole.

Analysis is the separation of a sentence into its elementary parts.

A *sentence* is a combination of words so arranged as to express a complete thought or convey an idea of the mind; as, *Time flies*. Only two words are absolutely necessary to form a sentence, and one of these may be understood; as, *Go (thou)*. In such case, the verb is in the imperative. Every sentence requires one finite verb and one subject.

The sentence is made up of two parts—the subject and the *predicate*. The *subject* is that which performs or directs the action of the verb, or that of which something is said or affirmed by use of the finite verb; thus, in the sentence, *The boy sings*, *boy* is the subject because it is the name of that which does the act denoted by the verb.

The *predicate* is that which is said or affirmed of the subject by the use of the finite verb; thus, in the sentence, *Fishes swim*, *swim* is the predicate because it is that which is affirmed of the subject, *fishes*.

Sentences are of various kinds. As to structure, there are *simple*, *complex*, and *compound* sentences; as to manner of assertion, there are *declarative*, *imperative*, *interrogative*, and *exclamatory* sentences.

A *simple sentence* is one that contains but one subject and one finite verb; as, *Tom shot a crow*; there may be modifying words, but these do not affect the nature of the sentence; for instance, *Tom shot a large black crow on the treetop yesterday*, is still a simple sentence.

A *complex sentence* consists of a principal sentence to which is linked one or more subordinate sentences, in other words, it is a sentence in which there is a primary or independent clause, followed by a secondary or dependent clause; as, *The boy, who honors his father and mother, will succeed in life*; here, the words in italics form the principal sentence, the subordinate clause being *who honors his father and mother*.

A *compound sentence* consists of two or more simple sentences, each independent of the other; as, *The summer sun shines, the soft air blows, and the little birds sing*; it may also consist of two or more complex sentences; as, *They who scorn the laws should be punished, while those who uphold the laws should be praised*.

A *declarative sentence* is one in which a simple declaration or assertion is made; as, *All men must die*.

An *imperative sentence* is one used in commanding, demanding, entreating, supplicating, permitting, or allowing; as, *Give me a dollar; Please help me; Let the boy go to school*.

An *interrogative sentence* is one in which a question is asked; as, *How many men were there?*

An *exclamatory sentence* is one that expresses some passion or emotion of the mind; as, *How happy is the good man!*

A *clause* is that part of a complex sentence which is not independent and which modifies the leading part; it also contains a subject with a verb; as, *I remained in court until the last witness was examined*; here the italics show the clause, which is generally known as a *subordinate clause*.

A *phrase* consists of two or more words expressing some relation of ideas, but not a complete thought; as, *in fact; to tell the truth*.

A *proposition* is an expression in which some state, quality, or relationship is predicated of some fact; it differs from a sentence in that it may be only part of a sentence; it applies to the thought expressed by the words of which it is composed; as, Life is sweet.

An *ellipsis* is something left out; as, The Irish were conquered by the English and (*were conquered*) by themselves.

Parsing is the resolving of a sentence into its elements and telling parts of speech of each word, its properties, and the relationship, if any, which each word bears to another. The following sentence, *I now see the old man coming, but alas, he has walked with much difficulty*, contains all the parts of speech and is parsed grammatically thus:—

I, a personal pronoun, first person, singular number, nominative case, subject of the verb *see*

now, an adverb of time, modifying the verb, *see*.

see, an irregular, intransitive verb, active voice, indicative mood, present tense, first person and singular to agree with its nominative or subject *I*.

the, the definite article, particularizing the noun, *man*.

old, an adjective, positive degree, qualifying or modifying the noun, *man*.

man, a common noun, third person, singular number, masculine gender, objective case, being the object of the transitive verb *see*.

coming, the present or imperfect participle of the verb *to come*, used adjectively and referring to the noun *man*.

but, an adversative conjunction connecting the sentence *I see the old man* with *he has walked*.

alas, an interjection expressing sorrow or pity.

has walked, a regular, intransitive verb, active voice, indicative mood, present perfect tense, third person and singular, to agree with its nominative or subject *he*

with, a preposition governing the noun *difficulty* in the objective case.

much, an adjective, comparative degree, qualifying or modifying the noun *difficulty*.

difficulty, a common noun, third person, singular number, neuter gender, objective case, governed by the preposition *with*.

PUNCTUATION

Punctuation is the marking off of portions of a composition or sentence by means of points or dots so as to render the meaning as clear as possible. Without such points, the passages would be more or less obscure and in some cases unintelligible. There are four leading signs or marks used for punctuation; namely, the *comma*, *period*, *colon*, and *semicolon*. To these have been added other signs, partly rhetorical and partly grammatical, which make for greater clarity of expression in reading and writing.

THE COMMA

The *comma* is a sign (,) primarily used to mark the smallest structural division of a sentence, in other words, its purpose is to point out the grammatical subdivisions and intercalations of the sentence; as, Tom, in a fit of anger, struck Peter who, wearied with toil, did not resent the assault.

A comma is substituted when a conjunction is omitted between connecting words, phrases, or clauses; as, John, James, Hugh—all searched above, beneath, alongside, around, and adjacent to the structure.

A comma should be inserted after a word or group of words independently ending a sentence; as, He read everything, he saw everything, he foresaw everything. If the first comma were omitted, we would be apt to read the first passage as, He read everything he saw, which would be nonsensical. The comma should be used also after a word, or group of words, independently beginning a sentence; as, To the jaundiced eye, all things appear yellow.

A comma should be used to indicate omission of a verb or noun, or of a verbal or nominal phrase in a compound sentence; as, From study comes knowledge; from knowledge, gain; from gain, independence; from independence, contentment; from contentment, happiness.

A comma should be used to separate two or more similar adjectives qualifying the same noun; as, John Jones was a good, brave, honest, upright, sterling fellow. But when there are two or more adjectives in a series and one is qualified by another or more preceding it, the comma should be omitted; as, She is a very saucy young woman.

A comma should be used after the vocative or case of address; as, John, come here.

A comma should be used after certain introductory adverbs as *at last, however, at length, finally, firstly, secondly, etc.*; as, He was in time, however, for the opening.

A comma should be used between a subject and predicate when the former ends with, and the latter begins with, a verb; as, Whatever is, is right.

A comma should be placed before and after an inserted word or phrase in a sentence; as, Paul, the apostle, was a native of Tarsus.

Note.—The tendency is to use too many commas; they should be employed only in cases like the above, or where their omission would obscure the passage or possibly cause it to be misconstrued.

THE PERIOD

A *period* is a sign (.) used to mark the close of a sentence; as, All is not gold that glitters.

A period is employed also to designate the abbreviation or contraction of a word; as, Esq. for Esquire; Jr. for Junior; *i. e.* for *id est* (that is); Wm. for William, etc.

A decimal fraction calls for the period; as, 3.101 feet; .029 inch; \$16 23, etc.

THE COLON

The *colon* is a sign (:) used to separate those parts of a sentence which are independent and each complete in itself, or to separate an introductory statement from that which is a logical sequence of such statement; in this way, it generally introduces something in the nature, as it were, of an afterthought; as, The boy loves to study: study brings its own reward.

A colon should be used after a word, phrase, or clause introducing a long quotation or speech; as, Mr. Jones arose and said: "Mr. Chairman, Ladies, and Gentlemen . . ."

The colon is used before a formal quotation which is independent of the introductory clause; as, This is my commandment: Act honestly towards all.

The introduction to a catalogue, list of items, or statement of particulars, requires a colon at the end; as, The following articles are for sale:

A colon is usually placed after the complimentary salutation of a letter; as, Dear Sir:

THE SEMICOLON

The *semicolon*, or half colon, is a sign (;) placed between the principal part and the minor clause of a sentence; it indicates a more distinct separation than does the comma between the parts and shows at a glance the relation of the various members of the sentence to one another, thereby rendering the context clear and free from any ambiguity; as, He has acted the part of a good man; he has been honest; he has been firm in friendship; he has befriended the friendless; he has advised the wayward; he has gained the respect of all.

The clauses of a compound or complex sentence are usually separated by semicolons; as, Love rules the world; it gives a flash to the eye of youth; it brings a blush to the maiden's cheek; it helps the strong man to bear his burdens; it comforts old age and makes smoother the path to the tomb.

In general, the semicolon is used before the expressions for *example*, for *instance*, *that is*, *namely*, *as*, etc. when a series of words, phrases, or examples is cited; as, Two of the travelers reached their destination; namely, Jones and White.

THE DASH

The *dash* is a sign or mark (—) denoting a sudden break in a sentence, an abrupt transition in the structure of it, or some unexpected turn; as, Did you ever see such a face—a face as red as a boiled lobster? You invited me to see—what?

The dash is put after an extract when the author is given; as, Society is founded on hero worship.—Carlyle.

Dashes are often used for omissions in numbers, names, and places; as, In 19—J—R— was in the city of P—.

INTERROGATION MARK

The *interrogation mark* or sign (?) is primarily used in asking questions; as, Will you go to the city today? It should be used after all direct questions.

When a sentence is made up of two or more interrogative clauses,

the interrogation mark should be placed after the last; as, Was John there, who was with him, did he take part in the game?

Sometimes, it is doubtful whether the interrogative point or exclamation point should be used. If the sentence is a direct question, the interrogative should be used. Where a sentence is both interrogatory and exclamatory, the interrogative should be employed; as, O Death, where is thy sting?

An interrogative point within parentheses (?) is used to express a doubt, or challenge the accuracy of a statement; as, John Jones is a good (?) man. The first philosopher was Thales (?) of Miletus who was born 650 B. C. (?).

EXCLAMATION POINT

The *exclamation point* is a sign (!) used after purely exclamatory expressions; as, Would to God, I were there! It denotes passion, emotion, wonder, surprise, command, invocation, and the like. It should always be used at the end of an exclamatory sentence beginning with an interjection; as, O, my dear people, take heed! O, helmsman, what of the night! It is also often placed after the interjection.

The exclamation point is placed after a word or ejaculation used independently; as, "Alas!" he cried, "it is all over!" Bravo! Well done! Hurrah!

An exclamatory sentence beginning with an interrogative pronoun or adverb always takes the exclamation point; as, What a fine fellow he is—how nobly he acts!

When special emphasis, or strong emotion, or intense surprise, or withering ridicule is intended, several exclamation points may be used; as, Never! Never!! Never!!! He appealed for money—money! money!! money!!! Do you call *him* an honorable man? Honorable!!! Humph!

PARENTHESES

Parentheses are two curved lines (), each of which is a parenthesis, used to indicate a word, phrase, clause, or the like inserted in a sentence or expression to break the continuity; as, I know John Jones (he lives near me) very well. The insertion generally may be omitted without affecting the sense or construction.

The matter put in parentheses often serves as an explanation of what precedes; as, He sold me a quantity of goobers (peanuts), which I soon discovered were but worthless pindars (peanuts), unfit for feeding my hogs.

Parentheses are used to enclose reference letters and figures used for classification or explanation; as, The teas were of three kinds: (a) assam; (b) pekoe; (c) green. Two events brought him back: (1) the birth of a son; (2) the death of his sister.

BRACKETS

Brackets are two marks [] used to enclose interpolated matter which is extraneous, the omission of which would have no effect on the subject matter; they denote that such matter is merely incidental to the context—it may be some reference or correction, or comment; as, The boy was sent by him [his uncle] to the town to purchase some tools.

When something extraneous is inserted in a quotation to indicate a correction in spelling, grammar, or the like, the insertion should be put in brackets. Often the word *sic* (thus) is used to indicate that the error is given just as it originally appeared; thus, Tom said he knew the millionaire when the latter has [sic] but thirty cents to his name.

Brackets are used to enclose directions in the dialogue in plays and the like; thus,

SERVANT—[Approaching corpse] Why, bless me, 'tis my master!

Brackets are used to enclose side remarks or expressions made by auditors in reports of speeches or the like; as,

I know, my friends, you will never permit yourselves to be fooled by those who wish to exploit you for their own aggrandizement. [Applause.]

No, my friends, you are experienced citizens who have the welfare of your city at heart. [Hear! Hear!]

Brackets are employed for enclosing explanatory directions in application and other blanks; also in legal papers; as,

Name and Address.....

[Give full name, including middle name, if any.]

Date of birth.....

[Give month, day, and year.]

QUOTATION MARKS

Quotation marks are signs (" ") used to designate a citation from a speaker or writer; as, Seneca said, "Old age is an incurable disease."

Where a quotation is broken by the insertion of connective or explanatory matter, such matter is not quoted; as, "I saw him enter," explained the witness, "but I did not see him come out."

Quotation marks are used to enclose some particular word or expression to emphasize or draw special attention to it; as, A great cry of "Banzai" rent the air. He always referred to his dog as "the yellow pup."

The titles of books, plays, pictures, etc., are sometimes enclosed in quotes; as, "Robinson Crusoe" is the favorite juvenile. Da Vinci's "Mona Lisa" hangs in the Louvre. "The Silver King" is a fine play.

Italics are preferred for the titles of books, plays, music, etc. Titles of parts are enclosed in quotation marks.

In quoting poetry, the quotes should be used at the beginning of each stanza only, and the closing quotes after the last word of the whole.

APOSTROPHE

An apostrophe is a sign (') denoting the omission of a letter or letters. It primarily denoted the possessive case, in which it took the place of *e*, *i*, or *y*, the Old English having formed the possessive by the endings *es*, *is*, or *ys*. Some grammarians erroneously state that the old form of the possessive was *his*, which is inapplicable to the feminine. The possessive plural is formed by simply adding the apostrophe to the final *s* when the plural ends in *s* or *es*. In compounds, the possessive is formed by adding 's to the end of the whole; as, my son-in-law's house.

The apostrophe is used in contractions; as, *don't* for do not; *dep't* for department, *sec'y* for secretary; *they're* for they are, etc.

In dialect, the apostrophe is used for a letter or letters at the beginning or end; as, 'gainst; 'midst; 'scape; 't; rainin'; tho'; o'.

The apostrophe is often used in poetry to take the place of an omitted letter, especially when the measure calls for the elision of a syllable; as, *That's* where the dead men lie. He dropp'd his swag

by the lone Paroo. In such cases, the contractions *e'er*, *ne'er*, *o'er*, *e'en*, *thro'*, *tho'* are very commonly used.

The apostrophe is frequently employed to express the plural of letters and figures; as, Dot your *i*'s and cross your *t*'s. She took 3's, he took 9's.

HYPHEN

The *hyphen* is a short dash (-) chiefly used to separate syllables and to connect compound words; it is also placed at the end of a written or printed line when part of the last word of such line has to be carried to the beginning of the following line.

In dictionaries, the hyphen is used between syllables to indicate the proper pronunciation. Some dictionaries use two kinds of hyphens, single (-) and double (÷).

The hyphen is frequently placed between a prefix and the principal word when the former ends and the latter begins with the same vowel; as, *pre-eminent*; *co-ordinate*.

The hyphen sometimes has to be used between a prefix and a word beginning with a consonant to distinguish such word from another similarly spelled, but of different meaning; as, *re-collect* (to reassemble) to distinguish it from *recollect* (to call to mind).

When a prefix is used before a proper noun, the hyphen should come between; as, *anti-Irish*; *pre-Adamite*.

The hyphen is sometimes employed when the letter *a* is used as a prefix in forming a verb; as, *a-riding*; *a-walking*; *a-hunting*.

The hyphen is also used between dates (years) in place of the preposition *to*; as, *1784-1812*.

BRACE

The *brace* is a double curved vertical line () used mostly in commercial and technical work and in tabulation to show that two or more words, or items, or lines, or figures are to be taken together; as,

Kenyon & Co.	} Chicago, Ill.
J. R. Joyce & Sons	
Hyde, Mason & Co.	
Pim Bros.	

The brace is most frequently used in textbooks, as arithmetics, algebras, geographies, grammars, etc.

CAPITALIZATION

The following are the chief rules in regard to the use of capital letters:

- (1) The first word of every sentence; as, Every man has a duty to perform.
- (2) The first word of every line of poetry; as, Blow, blow, thou winter wind.
- (3) The names applied to the Deity; as, God, Heaven (denoting God), Jehovah, Lord, Almighty, Father, etc.
- (4) Names applied to Jesus Christ; as, Savior, Lord, Anointed, Messiah, Master, Nazarene, Man of Sorrows, etc.
- (5) Names applied to the Evil One are usually capitalized; as, Devil, Satan, Beelzebub, Prince of Darkness, Lucifer, Mephisto, etc.
- (6) Names of the months, days of the week, holidays, festivals, and important epochs in history; as, June, Wednesday, Memorial Day, Thanksgiving, Middle Ages.
- (7) All proper names, derivatives of proper names, and synonyms of proper names; as, James, England, English, Joan of Arc—Maid of Orleans.
- (8) Names of religious denominations, religious or monastic orders, church societies, and the like; as, Catholic, Protestant, Jewish, Episcopal, Methodist, Baptist, Jesuit, Redemptorist, Young Men's Christian Association, Christian Endeavor Society, etc.
- (9) Titles of political parties; as, Republican, Democrat, Tory, Conservative, Liberal, Labor Party, Socialist, Progressive, Populist, Prohibitionist, etc.
- (10) Names of countries, geographical divisions, and points of the compass denoting sections of the world or of a country; as, Ireland, Canada, Norway, North America, Gulf of Mexico, Behring Strait, Rocky Mountains, the Tropics, the Orient, the Arctic, the Far East, the Sunny South, etc.
- (11) All titles, whether social, military, naval or otherwise, should be capitalized, as they help to form the proper name; as, Mr. John Jones, Captain Peter Devlin, Admiral Charles Stewart, Pope Pius, Baron Grant, Commissioner Woods.
- (12) Titles of books, periodicals, magazines, newspapers, pictures and the like; as, History of Greece, In Days of Long Ago.

The Wandering Jew, Quarterly Review, New York Times, The Angelus, Dying Gladiator, etc.

- (13) The names of the planets and so-called stars; as, Mercury, Venus, Uranus, Saturn, etc.
- (14) Prefixes to foreign names, when not preceded by the given name; as, Von Moltke, Van Hooser, Da Costa, D'Annunzio.
- (15) Abstract qualities when personified and addressed; as, O Liberty! what crimes are committed in thy name! O Fame! the goal for which men try.
- (16) A direct quotation, when used independently of the construction of the rest of the sentence, should begin with a capital; as,

He sprang upon the rampart wall
And cried, "Come, follow me!"

Note.—When the quotation is incorporated as part of the sentence structure, the first word of it should not begin with a capital; as, He believes that "a stitch in time saves nine." But all direct quotations used as independent constructions, whether with or without the quotation marks, should begin with a capital; as, Then out spoke brave Horatius,—Come, keep the bridge with me!

- (17) The pronoun *I* and the interjection *O* should always be capitalized.

Note.—The capital *O* is usually used in the vocative or case of address. *Oh* is not capitalized except at the beginning of a sentence or line of poetry.

Capitalization varies to a certain extent according to the country, the manner in which a word is used, the meaning intended to be conveyed, the subject matter, the style, the display, and other conditions and circumstances, so that no hard and fast rules can be laid down covering the use of capitals in all cases.

Often capitals are used simply for the sake of display or emphasis, especially in advertisements, circulars, bills, pamphlets, and other public documents, in contravention of the general rules governing their use.

ITALICS

Use italics in the following cases:

- (1) Words or phrases which require special emphasis; as, He said that he would come tomorrow, *not* today.

- (2) The titles of books, essays, music, poems (long enough to be a book), newspapers; as, the *New York Times*; Beethoven's *Moonlight Sonata*; *Science News Letter*.
Note.—Titles of parts of books or articles are enclosed in quotation marks; as, The article "Learn How to Swim" appeared in a current issue of the *Sports Review*.
- (3) A word spoken of as a word or a sentence as a sentence; as, The words *per cent*, *nom de plume*, *señor*, are Latin, French, and Spanish respectively.
- (4) Scientific names of species and genera; as, *amoeba proteus*; *Bacillus diphtheriae*.
- (5) The words *Continued* and *To be continued* at the beginning and end of an article, story, etc.

COMMON ERRORS IN ENGLISH AND HOW TO AVOID THEM

Everyone makes mistakes in English. Even the best of us are led into occasional error by constantly hearing others speak incorrectly or in poor taste, so that all of us may improve our English to advantage.

A mistake in English is an expression or a construction which is not in accord with established usage. Leaving aside errors in spelling and punctuation, which can occur only in *written* English, we find the following classes of errors in speech: mispronunciation, the misuse of words, ungrammatical constructions, violation of English idioms, and lack of good taste in the choice of words. An *idiom* is an expression or a phrase which, even though it may be ungrammatical, is correct because it has been used and accepted by many generations of the best English speakers and writers. It is impossible to reduce idioms to rule; they must be memorized.

Common errors in English are listed in the following pages in alphabetical order. Any word or construction may thus be referred to easily. To use the list as a textbook for study, go through it from A to Z, noting carefully the mistakes and how to correct them. When a word or an expression is described as *colloquial*, that word or expression is permissible in conversation and in anything except formal writing, because daily use has made it acceptable. A colloquial word or expression is called a *colloquialism*.

A

a, an. The indefinite articles, *a* and *an*, have the same value, the only difference between them being phonetic. The article *an* is used before any word beginning with a vowel or a vowel sound (the vowels are *a, e, i, o, u*). The article *a* is used before any word beginning with a consonant or consonant sound (the consonants are the remaining letters of the alphabet, except that *y* may sometimes be used as a vowel, as in the initial letter of *yclept*). You should, therefore, say and write "a boy," "an apple," "a carriage," "an umbrella." In America, it is customary to say "a university" because the word begins with the consonant sound of *y* ("yewni-versity"), and "an honest man" because the *h* is silent, giving the word an initial vowel sound, but "a hotel" because the *h* is pronounced. In England, however, you will hear "an hotel" and "an university." "An hospitable man" is usually preferred in both countries because, though the *h* is sounded, the accent on the second syllable obscures the *h*.

The meaning of *a* and *an* is indefinite. To say "a girl," therefore, means any girl, a girl in general, one of the class of human beings known as girls. The form *a* is commonly spoken almost like "uh," but without guttural depth; it is given the force of "long *a*" as in the word *gate* only when great emphasis is desired. The definite article, used to show that a particular one of the class is meant, is *the*. Notice the difference in meaning between "a girl" and "the girl."

The omission of *a* or *an* before the subsequent members of a series of words may cause confusion. In a series of two or more nouns, for example, it is necessary to repeat the article unless all the nouns refer to the same person or object. It is misleading to say "a red and black tie" unless you mean *one* tie containing both red and black colors. Notice the difference when you say "a red and a black tie," meaning *two* ties, one red and one black. It is still clearer, though somewhat heavy, to say "a red tie and a black tie"; usually the word "tie" will be understood after the first adjective, so that it is not necessary to repeat it. It is clearly wrong to say "an apple and orange"; the correct form is "an apple and an orange." The indefinite article cannot be omitted in English when its presence is clearly necessary to preserve the proper meaning of the phrase.

A common instance of the use of *a* or *an* when neither is necessary occurs with the colloquial phrase *kind of* and *sort of*. It is incorrect to say "this kind of a house" or "sort of an objection." The following sentences illustrate the correct use of these modifying phrases: "I do not like this kind of house"; "He raised no sort of objection"; "What kind of hat do you like?" Notice that when the modified nouns are in the plural number, no difficulty is encountered; for example: "He does not like the kind of games you do."

above. *Above* may be used to mean "that which has gone before" on a page or in a letter or in a book. Strictly, it is best to use it only adverbially, as "Referring to what has been said above." The adjective use, "The above discussion," and the noun use, "The above shows that," may both be avoided by substituting for *above* the somewhat better words, *foregoing* and *preceding*.

accept, except. *Accept* and *except* are often confused. To *accept* means "to receive as a gift," "to agree to as a plan," etc. An invitation, if acknowledged as received and not declined, is *accepted*. *Accept* is always a verb, and always has in it the idea of receiving or of agreeing to. *Except* may be either a verb or a preposition, and sometimes a conjunction. It always conveys the idea of excluding or omitting. WRONG: "I except this gift for the city," for you do not mean that you exclude it. RIGHT: "I accept this gift for the city." WRONG: "Everyone was there accept Mabel," for both the meaning and the part of speech forbid *accept*. RIGHT: "Everyone was there except Mabel," meaning all but Mabel or everyone excluding Mabel. WRONG: "When placing the blame, they accepted Harold." RIGHT: "When placing the blame, they excepted Harold." BE CAREFUL to pronounce *accept* with a distinct "ack" sound, and *except* with a distinct "eck" sound.

accidentally, accidently. *Accidently* is an obsolete (no longer used) spelling of *accidentally*. Be sure to spell the word *accidentally*, and pronounce it with five distinct syllables.

accompany by, with. Precedent exists for the use of either *by* or *with* following the verb *accompany* in all its meanings—except when no preposition whatever is used. When a person is attended by a companion or associate, the usual preposition is *by*, as "She was accompanied by several friends." If the accompanying object is a

thing without volition of its own, the usual preposition is *with*, as "The man accompanied his action with a smile." In music, a singer may be accompanied *by* an orchestra, or on the piano *by* Mr. Smith, and so on. The choice between *by* and *with*, after *accompany*, however, is not a choice between right and wrong, but merely a question of preference and custom.

accordance to, with. The word *accordance*, when the construction requires a following preposition, always takes *with* and never *to*. Always say "This is in accordance with your requirements."

across. *Across* must always be pronounced with a final *s* sound. NEVER say "acrost." Also, *across* by itself is quite sufficient to express the idea of from side to side or over. DO NOT SAY "over across." See *over across*.

adapted for, to. Both *to* and *for* are used after *adapted*, when the participle is used adjectively. In general, *to* is used where there is a suggestion of accord, or when "in accordance with" may be substituted for "adapted to" with little damage to the meaning, as "The plan of the house is not adapted to my needs," meaning that the plan is not "in accordance with my needs." The use of *for* suggests suitability with reference to the concrete more than to the abstract, as "The story was adapted for the moving-picture presentation." But notice the difference in saying "The story was adapted to the requirements of moving-picture presentation," *to* being used when there is a suggestion of accord with something more or less abstract.

admission, admittance. The essence of the word *admittance* is contained in the familiar warning printed in capital letters: NO ADMITTANCE. The meaning is clear: no one will be permitted to enter the place to which the notice refers. The word *admittance* is generally confined to a locality, a building, a room, and carries with it no sense of privilege or right. The presence of the person is all that is forbidden, or, if *admittance* is granted, all that is permitted.

The word *admission*, on the other hand, has a quite definite connotation of privilege as part of the admittance, and may be used entirely in a figurative sense. Thus, one pays for *admission* to a theater, which entitles him not only to enter the theater but to be seated there and enjoy a performance which will be given while he

is there. One may seek to gain *admittance* to an empty theater, to inspect it perhaps. Further, you may speak of the *admission* of Negroes to certain colleges, the *admission* of members to a club, the *admission* of acceptable persons to a nudist camp.

adversary. Of the possible designations for one on the opposite side of a contest, *adversary* is rather the more inclusive. An *adversary* may be an opponent, an antagonist, an enemy, or a foe. There is always a suggestion of opposition in the word *adversary*, but it may range from the mild opposition of the bridge table to the active hostility of war. Except in a figurative sense, *adversary*, *antagonist*, and *opponent* always refer to one person.

advice, counsel. The person who is ever ready to give *advice* may not be capable of giving *counsel*. In fact, *advice* is usually offered gratuitously, and *counsel* is sought after. There is in *counsel* a fairly strong connotation of consulting, and also a definite implication that the *counsel* is based on wisdom or experience, and is the result of deliberation. It may be said, in general, that *counsel* is sought only in the more important situations calling for a decision which has to be based on opinion rather than on established fact. Thus, a national emergency calls for *counsel* and a question of law may require *counsel*. A doctor may give his patient *advice* which is not gratuitous, since it is paid for, and the knowledge is real and not pretended. The doctor may also offer *counsel* in a matter of life and death, as relating to whether or not a surgical operation should be undergone.

affect, effect. *Affect* is frequently confused with *effect*. Since *affect* is very seldom used as a noun, these words may be discussed chiefly as verbs. The older meaning of *effect* is "to show a liking for," as "He affects green neckties," implying that he not only likes green neckties but "makes a show" of his liking for them. Another meaning of *affect* is "to assume or feign," as "She affected an interest she did not feel." The most common meaning of *effect* is "to act upon," "to produce a change in," "to move," as "The heat does not greatly affect me." To *effect* has fewer meanings: usually it means "to do," "to make," "to bring about as a result." WRONG: "The prisoners affected their escape"; "Girls are effected by flattery." RIGHT: "The prisoners effected [accomplished, brought about

as a result of their efforts] their escape"; "Girls are affected [acted upon, influenced] by flattery." Note that to *affect* is to cause an *effect*: if the climate *affects* you badly, it may also be said that the climate has a bad *effect* on you. *Effect* is here used as a noun, to mean result, outcome, consequence; familiar phrases containing the noun are as follows: to give effect, to go into effect, to take effect, to bring into effect, etc. NOTE that (to speak further of the verb *effect*) neither you nor anyone else nor anything can *effect* a person; a person is *affected*, not *effected*.

afraid. See *frightened*.

after. *After* has many varied and correct uses. AVOID the dialectical "he is just after leaving"; use the CORRECT "he has just left."

again. Do not use *again* after a word beginning with the prefix *re-*, when that prefix means "again." WRONG: "He reloaded the cart again." RIGHT: "He reloaded the cart" or "He loaded the cart again."

aggravate. *Aggravate* does not properly mean "irritate," although it is often so used colloquially. To *aggravate* is "to increase," "make worse," "make heavier," as a burden or an illness. Noise may *aggravate* a headache, which may *irritate* or *annoy* the person having the headache. WRONG: "Willy is sometimes very aggravating." RIGHT: "Willy is sometimes very annoying."

agree, concur. When you *agree* with someone, you come into accord with that person, and usually your agreement is with regard to some definite thing. The word *agree* also has other uses, as to *agree* to go (giving formal consent), to *agree* in number (coinciding or corresponding), to *agree* with one's constitution (suits one's tastes or needs in food, entertainment, and the like). When you *concur* with someone, you make a definite agreement, usually as to an opinion or an action. The basic meaning of *concur* is to "run together" or "coincide." Thus, you may *agree* with someone on a course of action (perhaps a way to save money), though you may not *concur* with that other person's motives for thrift.

agree to, with. In general, you *agree with* the opinion of someone else, but you *agree to* his plan or proposal. Always *agree to* a thing, but *agree with* a person.

ain't. *Ain't* should always be avoided, for it is NEVER good English. WRONG: "He ain't here"; "Ynu ain't friendly"; "I ain't going"; "Ain't it the truth?" RIGHT: "He isn't here"; "You aren't friendly"; "I am not going"; "Isn't it the truth?" Since there is no contraction for *am not*, some modern users of English predict that ain't will come into use meaning "am not"—but in that event it will be correct only in that use, and never as a substitute for such contractions as *isn't* and *aren't*.

alien, foreigner. In the Latin origin of *alien* lies its basic meaning of "belonging to another," whence comes its particular meaning of "belonging to another country" or "owing allegiance to another sovereign." In specific use, *alien* is commonly limited to a foreign-born person who is not a citizen of the country in which he resides. A *foreigner*, in older English, was a person "out of doors," and, therefore, not admitted to the fireside; by extension, the word was applied to a person in some other place, especially in some other country. A *foreigner* is a native of a country other than your own. If you travel in Europe, you are a *foreigner*, yet you regard the natives of the countries through which you pass as *foreigners*. The designation clearly depends on the point of view of the person using it. Colloquially, a naturalized citizen is called a *foreigner* merely because he is not a native-born citizen, though his naturalization papers immediately remove him from the class of *aliens*.

A curious transition has taken place in the meaning of the word *stranger*, which was once upon a time synonymous with the present meaning of *foreigner*. That was strange, in the origin of the word, which was external; in fact, *strange* and *extraneous* have the same origin! Today a *stranger* is anyone not known in a place, or not familiar with a place. A *foreigner* is always a *stranger* until he becomes acquainted, but a *stranger* is not necessarily a *foreigner*.

all the longer, all the farther. *All the longer* and *all the farther* are INCORRECT when used to mean "as long as," "as far as," etc. WRONG: "This is all the longer I can stand"; "This was all the farther he could go." RIGHT: "This is as long as I can stand"; "This was as far as he could go." CORRECT: "The speech made the ceremony seem all the longer, instead of shortening it."

allude, elude. *Allude* and *elude* are two entirely different words which are sometimes erroneously used one for the other. There is

no relation whatsoever between them except their similarity in spelling and pronunciation. To *allude* to anything is to refer to it by indirect means, as by suggesting it or by identifying it in some way without naming it specifically. To *elude* something is to evade it. Thus, you *allude* to the World War by speaking of the "late unpleasantness," but if you *eluded* the draft, you were looked upon as unpatriotic.

allusion, illusion. *Allusion* and *illusion* sound somewhat alike, but they are entirely different, wholly unrelated words. An *allusion* is an indirect reference to something else, as a Biblical *allusion* (a reference to something in the Bible, without mentioning it specifically). An *illusion* is a false image or a deception of some kind, as an optical *illusion* (something you think you see, but which does not really exist).

almost. *Almost*, like any adverb or adjective, should be placed close to the word it modifies. Note the difference between "ran almost a mile" (that is, nearly a mile) and "almost ran a mile" (that is, nearly ran, but maintained a speed just short of running). What is usually meant is: "He ran almost a mile." See *most*.

aloud. See *out loud*.

all ready, already. *Already* is an adverb. CORRECT: "Everyone had already arrived." The two words *all ready* mean that everyone or everything is ready. CORRECT: "Are we all ready to go?" (that is, "Are all of us ready to go?").

all right, alright. *Alright* is NEVER permissible for *all right*, which must always be spelled as two words. Avoid the loose use of *all right* in answer to any question requiring an affirmative reply: be more specific by using definite language, as "Yes," "Very well," "Satisfactory, but disappointing."

altar, alter. Notice carefully the difference in spelling between *altar*, the religious structure, and *alter*, the verb meaning "to change." The words are pronounced alike. The only possibility of confusing them is in their spelling in written English.

all together, altogether. *Altogether* means "entirely," "wholly," as "the suggestion was altogether impossible." *All together* means

"everyone together," as "We six friends were all together once more" (that is, all in one place).

ancient, old. When something is spoken of as *ancient*, it is regarded as having existed or happened a very long time ago (and having ended), or as having survived from the remotest antiquity. To speak of *ancient* history is a good example. When something is spoken of as *old*, it is thought of as still present, but as having lived or existed for a long time. A man or a mountain may be *old*, though the mountain may be thousands of times older than the man. Occasionally, with poetical emphasis, a man may be called *ancient*, the idea suggested being that he is so old that he seems to have been born in remote antiquity.

As referring to persons, *old* means merely advanced in years, as distinguished from *young*. *Aged*, however, means extremely advanced in years; an *aged* person has lived longer than a person who is simply *old*. *Elderly* is applied to persons who have passed the prime of life but are not thought of as being *old*.

Among other words akin to *ancient* and *old* in meaning, *venerable* implies age with dignity to command respect; *antique* suggests a relic of ancient times, but *antiquated* relegates whatever it modifies to the attic as being out-of-date or out-of-fashion.

among, between. *Among* should be used only when referring to more than two persons or things. **CORRECT:** "He divided his food among his friends" (meaning more than two friends) Do not use *among* with a singular object, as "among one another," but always use a plural object, as "among themselves." *Between* logically is used with only two persons or objects, but may be used with more than two if the relationship suggested is both several and individual. **CORRECT:** "The brothers divided the profits between themselves"; "Nothing can come between us," meaning "between you and me." **ALSO CORRECT.** "There were discussions between the teacher and her young pupils," meaning between the teacher and each pupil separately. *Amongst* is little used in America: it is equivalent to *among*.

and so. Avoid the overuse of *and so* in combination, for it is seldom necessary. **AWKWARD:** "He scolded her, and so she cried." **PRECISE:** "He scolded her, and she cried" or "He scolded her so severely that she cried."

angry at, with. In general, you should be angry *with* a person, and angry *at* that which is inanimate or an animal, not a human being. One might, however, be angry *with* an animal pet.

antagonist. An *antagonist* is an adversary with whom one is engaged at close quarters, as in a hand-to-hand conflict. If you are fighting for definite supremacy, or for control of something which you seek to wrest from another, your adversary is your *antagonist*. The word carries, as a rule, a fairly strong connotation of literal rather than figurative fighting.

anticipate, expect. *Anticipate* should be distinguished from *expect*. Properly, you *anticipate* what is to happen in the future, implying your present imagination of what it will be like, as "I enjoy today, but I anticipate what tomorrow will bring." To *expect* is to regard as likely to happen, on very good grounds for so believing, as "I expect my wife on the two-thirty train." But, "I anticipate the pleasure of having my wife with me again."

any place, anyplace. *Anyplace* is incorrect for *anywhere*. CORRECT: "We can go anywhere we like"; "You can go into any place on the street." *Anywheres* is also incorrect.

ape, monkey. Though in their wider uses *ape* and *monkey* are synonymous, the word *ape* generally connotes a larger animal than *monkey*. The *apes*, in fact, are usually thought of as the larger forms that have no tails, and the *monkeys* as the smaller species with long tails. There is also a fairly strong suggestion of agility in the meaning of the word *monkey*, and a faint suggestion of clumsiness in *ape*, though both words connote something ridiculously unhuman in antics. The connotation of size becomes apparent in the natural tautology of "little monkey" and "great ape."

apologize, excuse. To *apologize* is to express regret for having been at fault. To *excuse* oneself, strictly speaking, is to succeed in offering extenuating circumstances for one's fault. Thus, you may be guilty of a breach of etiquette, and *apologize* whether or not you have an *excuse*. A person may be *excused* for a fault which, since it is not his, requires no apology.

apparent, evident. That is *apparent* which appears to exist, but that is *evident* which can be definitely seen, or which can be proved

to exist (as by *evidence*). Thus, a man may be *apparently* guilty, when later investigation proves that he is not, but if his guilt is *evident*, it is already proved by the circumstances. Notice the difference between saying that a man is "evidently married" (when he speaks of his wife) and that a man is "apparently married" (when you observe that he hurries home every night, though you have no evidence to prove he is not a bachelor).

apt. *Apt* is not synonymous with *likely* or *liable*. If one is *apt* to do a thing, the meaning is that one is habitually inclined to do it. CORRECT: "Alfred is apt to walk in his sleep." See *liable*.

aren't I? Since there is no recognized contraction for *am I not?* there is a tendency to say "aren't I?" This is a rather objectionable colloquialism and should be avoided. CORRECT: "I am getting taller, am I not?" See *ain't*.

artisan, artist. An *artisan* is a skilled craftsman, a worker in the manual or mechanical trades. An *artist* is skilled, not so much with his hands alone, but with his brain, in an intellectually creative sense, as in music, painting, poetry, or any of the fine arts.

as. *As* is a little word but very important. CORRECT: "He is as tall as she." But if the statement or comparison is negative, or if it is a question implying a negative answer, it is considered better to use "so . . . as," placing *so* in the position of the first *as*. CORRECT: "He is not so tall as she" (though "He is not as tall as she" is also correct, it is not as good form). DO NOT use *as* for *than*. WRONG: "I like this better as that." RIGHT: "I like this better than that." *As good as* should be avoided in such statements as "He is as good as elected"; it is much better to say "He is practically elected," meaning that he is not theoretically but almost in actuality elected. *As much* or *as much as* is another undesirable combination. Instead of saying "I thought as much," say "I thought so"; instead of saying "He as much as told me," say "He practically told me."

ascertain, inquire. Notice that the word *ascertain* contains "certain." To *ascertain* is to discover the truth, to learn—by trial, experiment, or other means—that something is a fact. To *inquire* is to seek to *ascertain* by asking somebody.

Thus, you may *inquire* whether you are on the right road, and if you are answered by someone who knows, you have *ascertained*

that you are on the right road. You should not say "I stopped at a farmhouse to ascertain my way," but "I stopped at a farmhouse to inquire my way."

ask. Do NOT pronounce this word as though it were spelled "ast." The final sound is *k*, as in *peck* or *task*.

assay, essay. Curiously, in the light of their different uses, *assay* and *essay* are really the same word in origin, coming from early French for a trial or experiment. Commonly, when a metal or an ore is *assayed* to determine its value, the spelling with *o* is correct, but when the experiment, so to speak, is intellectual or bodily, the spelling with *e* (*essay*) is the form used. To *essay* to make a speech is one kind of trial, and to *assay* an ore is another kind.

astrology, astronomy. What is now but a popular pastime for telling fortunes, *astrology*, was once the whole science of what we today know as *astronomy*. By its derivation, the word *astrology* means "the science of the stars," and the word was so used by the ancients. However, during ancient and medieval times, a great deal of elaborate bocus-pocus about "influence" of the stars on earthly lives and events cluttered up the subject, so that it is today a pseudo (false) science which has no support in fact. Though once the astrologer was a respected foreteller of the future, he (or she) is today a practitioner of principles which have been completely disproved. *Astronomy*, which by its derivation means "the regulation or distribution of the stars," is the name given the modern science of the stars and planets, by means of which astronomers are able to measure distances in outer space, predict eclipses of the sun and moon, grasp something of the origin of the earth by proving its relation to the other bodies in the universe, and so on.

at. *At* should never be used with *where*. WRONG: "I don't know where he's at"; "Where's that boy at?" RIGHT: "I don't know where he is"; "Where's that boy?" The sense of *at* is implied in *where*, for *where* means "at what place" or "in what place." The difference between *at* and *in* with reference to place is that *in* expresses being in the interior of, but *at* suggests merely being near or adjacent to: you go *in* the post office to mail a letter, but you meet a friend *at* the post office. Usually, *in* is used before the names of countries, districts, and large cities, and *at* before the names of villages, small

communities, institutions, and the like: you live in Chicago, perhaps, but you were educated at Northwestern University. Usage varies, however. In speaking of time, say *at* the hour, *on* the day, *in* the year: "*at* five o'clock *on* Saturday, April 5 *in* 1930."

attacked. Notice carefully how this word is spelled, and do NOT insert an extra letter by saying "attackted."

audience, spectators. An *audience* is a group of persons assembled to listen to something which can be heard. In the days of the silent motion pictures, the persons in the theater watching the picture were *spectators*, because they saw but did not hear. Now that the motion pictures not only move but talk, the persons in the theater may correctly be called an *audience*. Remember *audible* (applied to that which may be heard) in association with *audience*, and *spectacle* in association with *spectators*. Generally speaking, *spectators* watch a football or a baseball game, a parade, or a pageant; but an *audience* listens to (and also watches) talking pictures, a play, a concert.

avenge, revenge. If you *avenge* an injury, you do it in the interests of justice, but you *revenge* yourself for a personal injury—not in the interests of justice, but probably out of malice and a desire to "get even." The question of justice does not enter into *revenge*, but there is clearly a weighing in the balance and a meting out of just punishment when *avenge* is used.

average, ordinary. Precise users of English still insist that an *ordinary* man is not an *average* man, but usage has pretty well established *average* as a synonym for *ordinary*. When possible, you should use *average* when a medial estimate (especially mathematical) is implied.

avocation, vocation. A man's hobby is his *avocation*, for it takes him away from his *vocation* or calling. Thus, a man's *vocation* may be practicing medicine, his *avocation* playing bridge.

await, wait. *Await* should be distinguished from *wait*. You must await something—the verb is always transitive in modern usage, which is to say, it takes an object; it is equivalent to "wait for." CORRECT: "I await judgment" or "I wait for judgment"; "I am awaiting a friend" or "I am waiting for a friend." To *wait* is simply

to rest or stay expectantly, as "They also serve who only stand and wait." **WRONG:** "I have awaited here an hour." **RIGHT:** "I have waited here an hour."

aware, conscious. You are properly *aware* of something outside yourself, but *conscious* of something inside you. Thus, you may be *aware* that your companion is afraid, but *conscious* of your own dread of something impending.

awful. *Awful* is a much overworked word. Strictly, it should be applied only to something that is "full of awe," which is to say, awe-inspiring or impressive. In slang, the word means anything unpleasant or extreme. **AVOID** saying "an awful play," "such awful weather," "an awful bluffer," "awfully in love," etc.; try to be more specific, as "a dull play," "such unpleasant weather," "an excellent bluffer," "deeply in love," etc.

B

back. **DO NOT** use the word with verbs having the prefix *re-* when the prefix implies *back*. **WRONG:** "He returned back with bad news"; "He reversed the car back into the alley." **RIGHT:** "He returned with bad news"; "He reversed the car into the alley."

back of. See *in back of*.

bad, badly. These two words cause many errors. With *feel*, you can be confident that *bad* (adjective) and not *badly* (adverb) is required, nearly always. **WRONG:** "I feel badly" (for here *badly* modifies the act of feeling, and suggests that you are groping about in the dark, perhaps, and doing it rather badly). **RIGHT:** "I feel bad" (here *bad* modifies *I*, as it should). The same principle applies to *look*, whenever no real action is implied; and it also applies to other adjectives used with *feel* and *look*. But if a verb is used which expresses action, the adverb may be required. **CORRECT:** "She acts badly." (Here *badly* modifies the acting, and suggests that it is anything but good.) **AVOID** using *bad* and *badly* loosely, to mean anything negative. The proper synonyms of *bad* are the following: evil, wicked, imperfect, defective, hurtful, injurious, wrong. **DO NOT** use *badly* to mean "very much." **WRONG:** "She desired him to come badly" (this implies immorality). **RIGHT:** "She very much desired him to come."

balance. Use the word *balance* only when there is a clearly implied sense of weighing two parts of something, one of them remaining in the balance, as though an old-fashioned balancing scale were used. Thus, you may say that your bank *balance* is substantial, because you have subtracted your withdrawals from the total you deposited, leaving a *balance* in your favor. Accounts are *balanced* when both sides of the ledger agree. Do not speak of the *balance* of the milk, when you mean the amount remaining in the bottle after some has been spilled.

began, begun. The parts of this verb are *begin* present, *began* past, *begun* participle (with forms of *have*). CORRECT: "I begin today"; "I began [not begun] yesterday"; "I have always begun on time."

beside, besides. Although these two words are or have been used interchangeably, there is a tendency to make *beside* mean always "at the side of," "to one side of," both literally and figuratively. CORRECT: "Sit beside me"; "The house beside the church"; "That is beside the question." DO NOT use *of* after *beside*. WRONG: "Beside of me." RIGHT: "Beside me." The form *besides* means, preferably, "over and above," "in addition to," both literally and figuratively. CORRECT: "We have all this and more besides"; "Besides Mabel and John, there are the Smiths."

between. Remember that *between* (as a preposition) takes an object, and that the object, if a pronoun or pronouns, must be in the objective case. WRONG: "Between you and I." RIGHT: "Between you and me." See *among*.

blame. Properly, this word (as a verb) means "to censure" and should take a direct object. DO NOT blame a thing "on" someone. WRONG: "You can blame this accident on the pedestrian." RIGHT: "You can blame the pedestrian for this accident." WRONG: "Blame it on poor brakes." RIGHT: "Blame the poor brakes."

borrow. See *lend*.

both, each. *Both* should not be used for *each* when the meaning is "one of two or more." WRONG: "both boys called the other names" (unless you mean that two boys called a third boy names). RIGHT: "Each of the two boys called the other names." WRONG: "Both sisters wore a red ribbon." RIGHT: "Each sister wore a red ribbon."

boughten. *Boughten*, meaning "purchased" as distinguished from homemade things, is a colloquial word to be avoided.

but that. *But that* is a negative combination and should not be used when a negative is already expressed. WRONG: "There is no doubt but that he will agree." RIGHT: "There is no doubt that he will agree." CORRECT: "He would come but [for the fact] that he is otherwise engaged."

but what. *But what* is an erroneous substitute for *but that*, and the same warning applies to the combination as to *but that* (above). WRONG: "There is no doubt but what she'll come." RIGHT: "There is no doubt that she'll come." Or use *but* alone, without *what*. WRONG: "It never rains but what it pours." RIGHT: "It never rains but it pours." ALSO CORRECT: "It never rains without pouring." Use *but what* to mean "except what," as "She'll agree to nothing but what [meaning "except what"] she chooses to approve."

by. See *through*.

C

callous, callas. *Callouses* is an ungrammatical form. *Callous* is properly an adjective, meaning hardened, referring either to the skin or to the sensibilities. The noun is *callus*, meaning a callosity; the proper term for a hardened protuberance on the skin is *callosity* (plural *callosities*). *Callus* is a technical term, used in medicine, zoology, and botany; the plural of *callus* is *calli* or *calluses*.

Calvary, cavalry. *Calvary*, the name of the place where Christ was crucified according to *Luke* (xxiii 33), is sometimes carelessly confused with the common noun *cavalry*, which means a military detachment of soldiers on horseback.

came, come. NOTE carefully the correct use of the parts of this verb. CORRECT: "We come to Boston every year"; "They came yesterday"; "The birds have come every summer." WRONG: "I don't know what come over me." RIGHT: "I don't know what came over me."

can, may. *Can* should be distinguished from *may*. Strictly, *can* expresses ability and *may* expresses permission or license. WRONG: "Mother says I can go"; "We can't swim here." RIGHT: "Mother

says I may go"; "We may not swim here" or "We are not permitted to swim here." CORRECT: "I can't swim" (meaning "I am not able" or "I do not know how to swim"); "Harold can do as good work as anyone."

can't. *Can't* is a permissible colloquial contraction of *cannot*. AVOID using a second negative after *can't*. WRONG: "He can't hardly talk." RIGHT: "He can hardly talk" or "He can't talk very well." The same warning applies to *couldn't* and other negative verbs.

case, instance. *Case* and *instance* are much overused words. A *case*, strictly, is a circumstance, a special state of affairs—it is isolated, and may be either unique or typical. An *instance* is an illustrative fact or occurrence, offered in evidence, so to speak—an *instance* is a *case* in point. Notice the familiar "for instance," which usually employs *instance* correctly. An *example*, furthermore, is more general than an *instance*—an *example*, instead of being simply a *case* in point, is a *typical case*. If you say "for instance," you are about to cite an individual case, but if you say "for example," you are about to offer either something to be followed as a model or something which has often been followed as a model or guide. AVOID the loose use of these words. Do NOT say "In several instances, the books were without covers," but say "Several books were without covers." CORRECT: "I know of two instances of culprits being punished outside the law." But, if you are not going to cite them, you should say "I know of two cases of culprits being punished outside the law." Do NOT say "Sometimes we found sand, but in other cases only gravel," when you mean "In some places we found sand, but in others only gravel."

catchup, ketchup. The spellings *catchup* and *ketchup* are both correct for the table sauce, familiar in the common form of tomato ketchup. *Ketchup* is an English approximation of a Malay (or perhaps a Chinese) word. The form *catsup* has also become somewhat established, but this is a perversion suggesting a conscious attempt to be "nice," like the person who erroneously says "Welsh rarebit" for the correct and traditional "Welsh rabbit."

cesator, censure. The *censor* is a regularly appointed (sometimes self-appointed) judge who decides whether a book, a play, or any piece of writing or work of art shall be permitted to go through the

customs, or be printed, or be shown to the public. In time of war, *censors* inspect all mail, newspapers, and the like, to see that nothing detrimental to the nation is allowed to be distributed. To *censor*, then, is to ban from view or public use. On the other hand, although of the same Latin origin, *censure* is today a different word, meaning blame or disapproval. To *censure* is to reprove or reprimand without any official sanction, or without any effort at suppressing something believed to be immoral or otherwise injurious.

Note that *censer* (spelled "-er") is a totally different word, both in meaning and origin. A *censer* is a vessel in which incense is burned.

cent, penny. The one-hundredth part of a dollar in the United States (and also in some other countries) is called a *cent* (from the Latin word *centum*, meaning "hundred"). This is the official name of the coin. The word *penny* originally meant and still properly means "the English coin that is the twelfth of a shilling." The English *penny* is worth about two cents (U. S.). Because English-speaking people colonized America, the word *penny* was brought to America with English money and, when the United States monetary system came into use, was colloquially applied to the smallest coin, the *cent*. The coin is also popularly called, a *copper*, from the metal composing most of its alloy, just as the five-cent piece is called a *nickel*. In American usage, it is now acceptable to use *cent* in naming prices (as "this costs six cents"), but to use *penny* in referring to the coin (as "the child had three pennies in his hand").

change, exchange. *Change* is equivalent to *exchange*, strictly, only in the idiomatic "to change places" with someone, "to change one's clothes," "to change one's mind," etc. In the sense of "to part with for a substitute or for an equivalent," *exchange* is the more exact word.

character, kind. *Character* should not be loosely used for *kind*. WRONG: "This hat is not of the character I prefer." RIGHT: "This hat is not the kind I prefer." A *character* is a symbol (as a letter or mark), a trait or characteristic of a person or object, or the sum of a person's qualities—in the more usual meanings. Your *reputation* is what other people think your *character* is. Colloquially, *character* is also used to mean "a written recommendation," as "I

gave my chauffeur a good character when he left my employ," but this use of the word is to be avoided.

cinema. See *movies*.

circular. See *perfect*.

claim. *Claim* is not properly synonymous with *assert* or *maintain*. Strictly, you can *claim* only what is your due or what you can maintain as your right or privilege. WRONG: "I claim that blue is prettier for this room." RIGHT: "I assert [or think, say, state] that blue is prettier for this room." CORRECT: "The baron returned from his wanderings and claimed his ancestral estate." Or, if someone asks, "Who lost this pocketbook?" you can *claim* it—if it is yours.

climactic, climatic. The adjective *climactic* is formed from the noun *climax*; *climatic* from *climate*. The term *climactic* is applicable to a series rising to a climax, but *climatic* refers to something pertaining to weather conditions.

cocoanut, coconut. The preferred spelling used by careful writers is *coconut* (without the *a*). The spelling *cocoanut* and *cocoa palm* first occurred in the English Dictionary compiled by Dr. Samuel Johnson, and has persisted somewhat ever since; it was probably a mistake. The modern word *cocoa*, which has no relation to the *coco palm*, is a corruption of *cacao* and is now commonly applied to the pulverized seeds of the *cacao* and the beverage made therefrom.

coincidence. *Coincidence* is the simultaneous occurrence of *two or more* things. WRONG: "My coming at this time is a coincidence." RIGHT: "My coming and your misfortune are a coincidence."

color, shade. The word *color* is the general term, common *colors* being blue, green, red, and yellow. The word *shade* is a degree of some color, as a particular *shade* of green. It is incorrect to say "I like that color of red" when you mean to say "I like that *shade* of red."

Another word, *hue*, is used by poets as though it were synonymous with *color*, but *hue* more exactly means some modification of a color, as a lighter *hue* of red. In common speech, *tint* usually means a

dainty touch of a color, or a pale wash of a color. To *tinge* is to stain more deeply than to *tint*.

common, mutual. That is *common* which is shared by two or more persons in equal degree. *Mutual* has an inherent idea of reciprocity. A friendship may be *mutual*. If two or more persons share the same viewpoint, that viewpoint is *common* to them. There is precedent for speaking of a *mutual* friend, but it is better to say "a friend of ours," or "a friend of us both." The expressions "our mutual home" and "a mutual regard" are colloquial. Probably better are "our common home" and "a common regard." Quite correct is "a mutual contempt" felt by two or more persons, the feeling of contempt being reciprocated by each one to every other.

compare to, with. When *compare* means "to liken," and has in it the suggestion of similarity, follow it with *to*. It is correct to say "We may compare a man's rage to the tempest." If two things are compared in order to bring out their points of resemblance or difference, so that one may be distinguished from the other, use *with*, as "Compare the poetry of Keats with that of Shelley," or "The joys of yesterday are as nothing compared with the unhappiness of today." Notice that when *to* is used, the similarity may be slight or even fancied, but that when *with* is used, there are obvious points of likeness and the two things compared are similar in kind if not in detail.

comprehensible, comprehensive. That which is capable of being understood—that is to say, of being comprehended—is *comprehensible*. But that which is *comprehensive* is anything capable of comprising or comprehending much. The *comprehensible* is capable of being included; the *comprehensive* is capable of including.

condign, severe. Because the phrase *condign punishment* has been rather common, many persons have confusedly associated *condign* with the idea of severity. Any punishment is usually thought of as *severe*, which probably accounts for the mistaken notion that *condign* and *severe* are synonymous. The word *condign* means "fit" or "suitable." If the punishment is deserved, or adequate, it may be called *condign*. If *condign* punishment happens to be severe, that means that the crime is sufficiently heinous to deserve severity.

confess, admit. Although the word *confess* is colloquially used when there is no suggestion of guilt or of any feeling of wrongdoing, the word usually implies that something not right or proper is being revealed. An interesting commentary on the words *confession* and *admission* as used in criminal law is the following: "An *admission* may be regarded as separate from a *confession* in that it merely concedes that a certain fact is true; it does not imply any acknowledgment of criminal intent." Usually, the word *confess* and its derivatives imply some fault, at least, though the use to mean deference to someone's opinion is common, as in the sentence: "I confess that you have persuaded me to your way of thinking." Generally, you *confess* anything to your discredit, and you *admit* something that is true—which may also be greatly to your credit.

Related words are *acknowledge*, *own*, and *avow*.

confide in, to. When *confide* is an intransitive verb (one that does not take a direct object) and means "to put faith (in)," "to repose or have confidence (in)," it should be followed by *in*. The correct form is "A good mother expects her daughter to confide in her." When *confide* is a transitive verb (one that requires a direct object to complete its meaning) and means "to tell, impart, trust," it must be followed by *to*.

consider, think. If you *consider*, you give close thought to, you *think* with deliberation—in fact, when you *consider*, you *think* with consideration. You may use *consider* correctly only when there is a definite idea of weighing something carefully in your mind. Do not say "I consider him a good lawyer" when you mean to say "I think he is a good lawyer," though you may say "I have considered his record and have come to the conclusion that he is a good lawyer."

Avoid using *consider* in the sense of "have decided" or "have come to the conclusion." It is careless to say "I consider that the punishment is undeserved" when you should say "I have decided that the punishment is undeserved." What you have done, presumably, is to *consider* the punishment in relation to the offense, and you have found that it is undeserved.

consistently. "Consistency," Emerson wrote, "is the vice of little minds." But *consistency* may be a virtue of good speakers and

writers, especially when it occurs adverbially in the word *consistently* and if it is used precisely and correctly. The word does not mean *always* or *steadily*. That is *consistent* which conforms; to be *consistent* it must have something with which to conform or agree. Notice the incongruity of the following statement: "John was a confirmed bachelor, but he consistently advised his friends to get married." Surely such advice from a bachelor must be *inconsistent*! The right word is *always*—"he always advised his friends to get married."

continual, continuous. *Continual* and *continuous* are not perfect synonyms. *Continual* always implies an unbroken or uninterrupted succession, and *continuous* suggests an unbroken or uninterrupted continuity. An uncut piece of cloth is *continuous* in its length, but the incessant pounding of a waterfall on the rocks below is *continual* in sound. If you speak of "continual showers," you mean one shower after another, without the interruption of pleasant weather. A "continuous series" must mean a series without a break.

contrast to, with. Usually, *with* is customary after the verb *contrast*, as "If you contrast this color scheme with that, you will see what I mean." With the noun *contrast*, usage varies. It is correct to say "The fashions this year are in sharp contrast with what they were twelve months ago," or "Albert's behavior presents a noticeable contrast to that of Tom."

correspond to, with. In the sense of "to write or exchange letters," always use *with* after the verb *correspond*, as "The lovers corresponded regularly with each other." But in the sense of "to be like," "to be in harmony with," "to fit," and so on, either *to* or *with* is proper after *correspond*, as "Ethel's opinions correspond closely with mine" and "The words we use correspond to our ideas." In the sense of "to be analogous to," use *to* after *correspond*, as "Dying corresponds to going into a long sleep" (that is, dying is analogous to going into a long sleep).

couldn't. *Couldn't* is permissible for *could not*. See *can't*.

council, counsel. A *council* is a gathering of persons, such as a committee or a convention, for the purpose of advising an executive or some other person or group of persons. The *counsel* is the advice a *council* might offer, or any advice, judgment, or recommendation.

One who gives advice, especially in legal matters, is also called a *counsel*, equivalent to "attorney," the longer and less usual form being *counselor*. A member of a *council* is called a *councilor*.

couple. We may say that a place is "a couple of miles" down the road, when some pedantic person insists that we really should say "about two miles." Though *couple* means a pair, and, therefore, is in a sense equivalent to the word *two*, it is best applied only to two things which are associated or linked together in some way. Thus, a married *couple* includes two persons joined together by a legal bond. So say the purists of English style, and they are right, for the derivation of *couple* is from a Latin word meaning a bond or a band.

creature. See *female*.

cute. *Cute* is a shortening of *acute*, and means, therefore, "shrewd," "clever," "ingenious." This word is used in America, colloquially, in the same sense as *cunning*, being especially applied to small children or animals as an epithet expressing joy in prettiness or unusual and interesting behavior.

D

data. *Data* is the plural of *datum*. Modifying words like *this* and *that*, and also having *data* for the subject, must be plural as well. WRONG: "This data is sufficient." RIGHT: "These data are sufficient."

date, engagement. The word *date* has practically established itself as an acceptable colloquialism for *engagement*, so that when you say "I have a date," everyone knows that you have an appointment with someone. In fact, it is a common extension of the meaning to assume that the engagement is with someone of the opposite sex and that the motive is emotional.

days. *Days* should not be used adverbially. WRONG: "I work days—I wouldn't work nights for anything." RIGHT: "I work in the daytime—I wouldn't work at night for anything." The same warning applies to *nights*, and also to *summers* and *winters*. WRONG: "We go to Palm Beach winters, and to the White Mountains summers." RIGHT: "We go to Palm Beach every winter, and to the

White Mountains every summer" or "We go to Palm Beach in the winter, and to the White Mountains in the summer." Notice also that you should say "I worked there for years," and not "I worked there years." However, if a number of days, weeks, years, etc., is specified, the adverbial use is permissible. CORRECT: "I worked three nights every week"; "We stayed there two summers."

definite, definitive. Anything with fixed limits or extent may be described as *definite*. That which fixes those limits may be described as *definitive*. A *definite* statement is a clear statement; a *definitive* statement is a decisive, final statement.

During the railway strike of 1919 in England, some Labor leaders looked *definitive* up in the dictionary to learn what Sir Auckland Geddes meant by it. The story is that one J. H. Thomas had requested the government to make a *definite* offer. He received a *definitive* order, so described. In the first draft of his important letter, Sir Auckland had used *definite*, but had changed it to *definitive*, before signing the document, feeling that the latter word was nearer to his meaning. By *definitive* he unquestionably meant *final*.

Notice the difference between a *definitive* (final, complete) edition of an author's works, and a *definite* edition, which does not convey any particular idea at all.

depot, station. In American colloquial speech, a *depot* is usually a railroad station. Properly, a *depot* is a place of deposit, as "a milk depot," "the freight depot," and the like, and is not a place where passengers wait to board a train.

did, done. The past tense of *do* is *did*; the participle to be used with the forms of *have* is *done*. WRONG: "He done it just a minute ago." RIGHT: "He did it just a minute ago." CORRECT: "He has done it before."

differ from, with. In general, when the meaning is "to disagree," use *from*. CORRECT: "My wife differs from me on many questions." However, *with* may also be used in this sense. CORRECT: "My wife differs with me on many questions." If there is a sense of standing apart, of unlikeness, *from* is usually required. CORRECT: "They differ no more than one star differs from another in brightness." If there is a sense of quarreling, *with* is usually required. CORRECT: "The brothers were always differing with their father."

different. *Different* should always be used with *from* when a comparison is expressed, never with *than*, *with*, *to*, etc., although some of these other words have colloquial precedent. WRONG: "My record is vastly different than yours"; "A cat is certainly different to a dog." RIGHT: "My record is vastly different from yours"; "A cat is certainly different from a dog." When awkward constructions arise, recast the sentence. AWKWARD and WRONG: "He looked different than he did before he went away." AWKWARD: "He looked different from what he did before he went away." BETTER: "His appearance now was different from the more haggard look which he wore before he went away."

discover, invent. You can *discover* only what already exists; you should think of *discover* as meaning to "uncover" something that has been hidden. You can *invent* something that has never before existed in that form. The element radium was *discovered*; the telephone was *invented*.

disinterested, uninterested. These two words are quite different in meaning. *Uninterested* is simply the negative of *interested*: it means "not interested." But *disinterested* means "without selfish or personal interest," which is to say *impartial*. It is clear and correct to say that you are not *uninterested* in the case, but that you choose to be *disinterested*, out of fairness. Pupils are sometimes *uninterested* in their lessons; it is to be hoped that all trial judges are *disinterested*—though certainly not *uninterested*—in their weighing of the proceedings.

dived, dove. The preferred past tense of *dive* is *dived*, although *dove* is an American colloquialism. CORRECT: "She dived gracefully off the pier."

doesn't, don't. *Doesn't* and *don't*, contractions of *does not* and *do not*, should be carefully discriminated. WRONG: "He don't know what to do." A singular subject (he) requires a singular verb: certainly you would not say "he do not." RIGHT: "He doesn't know what to do." CORRECT: "The boys don't sing very well," but "The little boy doesn't sing so well as the others."

donate. Few Americans know it, but the use of *donate* in the sense of to make a donation is chiefly confined to the United States.

The word is permissible only in a formal sense. To use *donote* as equivalent to *give* is in poor taste.

downtown, uptown. *Downtown* and *uptown* are two modern formations indicating opposite directions within a given city or town, usually north and south by the compass, though not necessarily. In saying "I am going uptown," the meaning may simply be that you are going to the business center, which you think of in a general direction of *up* from where you are when you speak. As a rule, when *downtown* and *uptown* are not contrasted in the same community, one or the other word is used to indicate the center of activity, and may be merely a matter of local custom (whether "up" or "down"), without definite reference to topography or compass.

drank, drunk. The past tense of *drink* is *drank*; the participle to be used with the forms of *have* is *drunk*. WRONG: "They drunk a toast"; "We have drank to the belle of the town." RIGHT: "They drank a toast"; "We have drunk to the belle of the town."

drowned. *Drownded* is a vulgarism for *drowned*. ALWAYS AVOID it. CORRECT: "The man was drowned before rescuers could reach him."

due to, owing to. The phrases *due to* and *owing to* are identical in meaning and in use. They are correct only if the word *attributable* or *ascribable* may be substituted for them without damaging the sense. Thus, you may say "the error was due to fatigue" because it does not impair the sense to say "the error was attributable to fatigue." However, it is wrong to say "he erred, due to fatigue." Similarly, to say "My illness is owing to something I ate" is correct, but to say "I am ill owing to something I ate" is wrong.

E

each. Since *each* means "every," it is useless to say "each and every one." CORRECT: "He gave each of them a dollar" or "He gave every one of them a dollar." See *both*.

economic, economical. *Economic* means "pertaining to government (or community) income or expense, with particular reference to the science of economics." *Economical* means "thrifty," "frugal," or the like. Thus, the *economic* condition of a country may be

excellent whether or not its citizens are *economical* in their spending habits

egoism, egotism. The realization of the all-importance of self is *egoism*, which may also be defined as self-centeredness. *Egoism* is opposed to *altruism*. *Egotism* is more petty than *egoism*; the *egotist* is unduly puffed up with his own importance, and is addicted to the use of the pronoun *I*. *Egotism* suggests boastful self-conceit, or an objectionable tendency to self-praise.

The same distinction applies to *egoist* and *egotist*.

elegant. *Elegant* is often vulgarly misused to mean "admirable," "excellent," "delicious." Properly, *elegant* means "refined," "graceful," "tasteful," "finished." **WRONG:** "Such an elegant dinner." **CORRECT:** "The dinner was in elegant taste."

element. The word *element* is often inaccurately used, being made almost synonymous with *factor*, *feature*, or *phase*. Strictly, an *element* is a constituent part, and usually a basic or ultimate part; an *element* is one of the simpler forms or units which go to make up something complex. It is, therefore, correct to say that the *elements* of life are cells. But you should not speak of "elements of danger" or "an element of luck," unless you very definitely mean that there are basic characteristics or qualities of danger, luck, etc., of which you are particularly speaking.

Strictly, a *feature* is an outstanding or prominent detail or part, as the *features* (lineaments) of the face, the *feature* of the day's news, or the like. Do not use *feature* to mean a constituent part; it is wrong to say that some of the "features of the proposal are sound." The better word is *factors* or *elements*. A *factor* is also a constituent part, especially one that helps to make a thing what it is; a *factor* may be described as an *element* which tends to produce a result. It is correct to speak of a new device as being a strong *factor* of safety in a machine shop, the phrase "factor of safety" being used in a nontechnical sense.

A *phase* is an appearance. A problem, a plan, an action, or the like, may have various *phases*. A good illustration is the astronomical use of the word, as in the *phases* of the moon.

The correct use of all four of these sometimes confusing words is illustrated in the following sentence: "A *feature* of modern business, which has an almost bewildering number of *phases*, is a considera-

tion of the *elements* of popular necessity—an essential factor in any successful venture."

else. *Else* is a tiny word, the use of which has become largely idiomatic. It is now customary to form the possessive of *anybody else*, *somebody else*, etc., by adding 's to *else*. CORRECT: "I took someone else's hat by mistake." *Else* is unnecessary when it is used with *but* (meaning "except"), *except*, and similar words which have the meaning of exclusion or addition. WRONG: "There was no one else there but me" RIGHT: "There was no one there but me." REMEMBER that *else* means "other" or "other one," when used as a pronoun: *someone else* means "some other one."

enemy, *foe*. The words *enemy* and *foe* are, for all practical purposes, wholly synonymous. That is to say, they are equivalent in meaning. Hostility is clearly implied. Notice that one may be the *opponent* of a friend, but two friends cannot be *enemies*. Enmity is usually personal, though it need not be, for the enemy in a war is an impersonal entity composed of the people or nation warred against. *Enemy* and *foe* may refer to one person or to any number of persons. If any difference exists between the two words, it is principally in the fact that *foe* is possibly somewhat more poetical than *enemy*. One's *adversary* may be one's *enemy*, though not necessarily; one's *enemy* may be one's *adversary* only when the two come together in an actual conflict of some kind.

emigrant, *immigrant*. An *emigrant* has left his native land and is entering a new country. With respect to the land he has left he is an *emigrant*, and with respect to the land which he enters he is an *immigrant*. A Pole in New York is an *emigrant* from Poland and an *immigrant* in the United States. European *emigration* becomes America's *immigration* problem.

emphatically, *undoubtedly*. To say *emphatically* when you are thinking *undoubtedly* is a carelessness in diction that you should not permit yourself. Notice that to say a criminal is *emphatically* guilty is ridiculous; the proper word is *undoubtedly*.

enthuse. *Enthuse*, meaning "to make or become enthusiastic," is still a colloquialism to be avoided. DO NOT SAY "I'm all enthused." CORRECT: "I'm excited" or "I'm enthusiastic."

ever. *Ever* should always be placed near the word it modifies. WRONG: "Do you ever think he will succeed?" RIGHT: "Do you think he will ever succeed?" The meaning of the two sentences is, of course, different, but the intended meaning is usually that of the example marked RIGHT. See *almost*.

everyplace. *Everyplace* is a vulgar substitute for *everywhere*. *Everywheres* is also incorrect. See *anyplace*.

evidence, testimony. *Evidence* is not the same as *testimony*, unless *testimony* clearly proves a fact which is under consideration. *Testimony* is the oral declaration or statement of a witness; the word may also refer to written statements. *Testimony* may be oral evidence, or it may be wholly irrelevant. *Evidence*, however, must have a direct bearing on the subject being weighed; *evidence* is anything which helps to make something apparent or manifest. No proof is possible without *evidence*. Sufficient *evidence*, a part of which may be the *testimony* of witnesses, is *proof* of guilt in court.

evolute, evolve. The verb to use to correspond with the noun *evolution* is *evolve* (not *erolute*). The word *erolute* is properly a noun and an adjective, a technical word in geometry and botany, but never a verb. Man has *evolved* (not *eroluted*) from lower forms of life.

example. See *case*.

except. See *accept* and *without*.

except, excepting. *Excepting* is an occasionally used equivalent of *except*, but *except* is preferred.

exchange. See *change*.

expect. *Expect* is used loosely as though it were synonymous with *think*, *suppose*, or *guess*. Colloquially, everyone says "I guess so" when he means simply "yes"; or "I think so" when he means "I guess so"; or "I suppose so" when he means "I think so." To *expect* is to look forward to; to *guess* is to judge on inconclusive evidence or to form an opinion without supporting knowledge—it always implies uncertainty; to *suppose* is to assume as true (without proof) or to imply as true because of known relationships (almost synonymous with *presuppose*); to *think* is to exercise the mental faculties. CORRECT: "I expect that the prize winners will be announced

tomorrow. I guessed that there were 1,500 nails in the pile; I hope I guessed nearest to the right number! But I suppose someone else will win the prize. When I think it over, I begin to believe that these contests are a hopeless waste of time. In fact, I think they should be prohibited by law." See *anticipate*.

F

farther, further. *Farther* and *further* are used interchangeably. Some writers prefer to restrict *farther* to conveying a fairly definite idea of *far*, and to reserve *further* for the more figurative senses, especially as conveying the idea of "additional to." The latter use is exemplified in the word *furthermore*. CORRECT: "We can walk no farther today"; "There is no need to go further into the question." There is no such word as *fartherer*.

faze, disconcert. *Faze*, meaning to "disturb the composure of," is a fairly common colloquialism for *disconcert*. The word *disconcert* is much the better in formal writing. Do not confuse *faze* with the entirely different word, *phase*.

feel bad. See *bad*.

feel good. See *good*.

fellow. *Fellow* properly implies companionship or relationship, as is exemplified in *fellow creature*. Although still colloquial, the word has established itself as a synonym for *person* or *individual*—usually, though not always, referring to the male sex. In another sense, *fellow* means "an equal," as in speaking of "one's fellows." For a girl to use the word to mean a sweetheart is uncultured. *Fellow* as an appellation of a servant is now obsolete, although the word is sometimes applied to one of poor upbringing or inferior social worth.

female. *Female* is now reserved, in good usage, merely to designate one of the female sex, biologically speaking. Although the word was once in favor as an appellation of *woman*, it is not now so used. The indefinite and uncomplimentary *creature* was at one time in vogue for *woman* or *lady*, especially in such combinations as "the beautiful creature," "the fair creature," and the like. Unless there is a distinct emphasis on sex, use *feminine* instead of

female, as the adjective meaning "pertaining to a woman." *Girl* is the word now used for all *young women*, up to an indefinite age, but after the girl is mature, she is properly and quite courteously called a *woman*. A daughter of Eve today prefers *woman*, as the correlative of *man* in good diction, to any other appellation. *Lady* is properly the feminine correlative of *gentleman*: it implies culture and good social standing. AVOID such vulgarisms as *working lady*, *wash lady* (*washerwoman* is correct), and the like; although *landlady* is the established correlative of *landlord*. Note that if the law of the sea, "women and children first," were rendered "ladies and children first," it would not include all members of the female sex.

fewer, less. *Fewer* and *less* should be discriminated. *Fewer* applies to number, *less* to figurative or actual amount (when not conveyed by number). CORRECT: "The fewer people there are in the room, the less noise there will be." *Smaller* implies a diminution in size. CORRECT: "The fewer members we have, the smaller will be our budget."

fierce. *Fierce* should be avoided as a general adjective in striving for emphasis. To secure emphasis in description, use more specific words. A lion is *fierce*, when in anger, but a lecture is not *fierce*—although it may be uninteresting, dull, or obscure. See *awful*.

fillet. *Fillet*, as in the combination *fillet of sole*, gives an unusual amount of trouble. The English word is *fillet* (spelled with two *l's*), and the *t* is sounded (the correct pronunciation is "fill-ett," with the accent on the fill). A *fillet*, in cookery, is a piece of lean meat without bone. A *fillet* of fish is a boneless slice of flatfish, particularly sole. The French form of the word is *filet* (one *l*), and is pronounced as though it were spelled "fee-leh," with the accent on the second syllable (leh).

finc. *Fine* is often loosely used as a colloquial adjective of praise or approval. Try to be precise in your choice of words.

first-rate. *First-rate* is a familiar colloquialism meaning "well," "excellent," "superbly," etc. AVOID it in formal writing.

fix. *Fix* means "to repair" only colloquially. Strictly, it means "to make fast," "to give permanent form to," "to establish," "to place in order." CORRECT: "The planets are different from the fixed

stars." COLLOQUIAL: "My bicycle needs to be fixed." EXACT: "My bicycle needs to be repaired."

fluke. *Fluke*, meaning "a lucky accident," is slang. AVOID it.

flunk. *Flunk* is college slang for "failure" or "to fail."

folk, folks. *Folk* and *folks* are both plural and have been used interchangeably. However, *folk* is now somewhat old-fashioned. *Folks* as a synonym for *family* or *relatives* is colloquial. The exact use of this word is exemplified in *folklore* and *folk song*.

forbear, forebear. To *forbear* is to refrain or abstain. A *forebear* (meaning "one who has been before") is an ancestor or a forefather. To keep the *e* in the second of these two words clearly identifies it; in spite of this, *forbear*, as the noun meaning an ancestor, is at the moment actually the preferred spelling.

forego. See *abore*.

formally, formerly. *Formally* is sometimes confused with *formerly*. The former means, of course, "in a formal manner," and the latter, "more early" in time, or "heretofore." CORRECT: "He accepted the offer formally"; "He was formerly justice of the peace."

former, latter. *Former* and *latter* refer to the first and the second of two things, respectively, and should not be used with reference to more than two things. CORRECT: "Of red and blue, I prefer the former, but my friend prefers the latter." When *former* means "earlier," the preferable correlative is *later* instead of *latter*. CORRECT: "His former attitude was much better than his later behavior."

frightened. *Frightened*, *scared*, and *afraid* should be carefully used. WRONG: "I am scared of bugs"; "I am frightened of high places." RIGHT: "I am afraid of bugs"; "I am afraid of high places." *Frighten* implies sudden alarm, as opposed to the more or less habitual fear suggested by *afraid*. CORRECT: "You frightened me." *Scare* is synonymous with *frighten*.

funny. *Funny*, used to mean odd or strange, is colloquial and inexact. *Funny* should be reserved for something which provokes amusement or laughter.

further. See *farther*.

G

gentleman. *Gentleman* is not a good general term for *man*. Properly, *gentleman* implies a well-bred, cultured, and socially superior individual; it is the correlative of *lady*. *Male* is the correlative of *female* when sex is emphasized, biologically speaking. *Masculine* is the correlative of *feminine*. **DO NOT** use the vulgar shortening *gent*.

give for, to. You give something *for* a purpose (as *for* relief), but *to* some person or organization (as *to* the Salvation Army).

go, went, gone. Distinguish the parts of this verb correctly. **WRONG:** "He has went." **RIGHT:** "He went yesterday"; "He has been gone an hour." **AVOID** using this word unnecessarily, in such expressions as "to go and get," "to go and buy," and the like. **WRONG:** "Ethel went and ruined my vacation," for this implies that Ethel actually went somewhere in order to ruin your vacation. **RIGHT:** "Ethel ruined my vacation," which is simple and exact—unless one objects to the use of the rather strong verb *ruined* in this sense.

go in, into. You go *in* the house, in a general sense, but you go *into* a room. With *into*, there is a definite suggestion of going from a larger, more open place, into a smaller, more inclosed place.

good. *Good* should not be used as a substitute for *well*. **COLLOQUIAL:** "I feel good today." **CORRECT:** "I feel well today." *Good* is never an adverb. **WRONG:** "He behaved good." **RIGHT:** "He behaved well."

good as. See *as*.

go slow. *Go slow* is now an established traffic idiom, although strict grammar requires *go slowly*. The use of *slow* for both adjective and adverb is increasing, and may become established.

got. *Got* is now preferred to the older *gotten*, except in such established combinations as *ill-gotten*. See *has got*.

go to bed, retire. There is nothing vulgar about the phrase *go to bed*. It is in far better taste to say "I am going to bed" than to say, with ponderous superiority, "I am going to retire." You may *retire* without going to bed, as when you *retire* from the room or from a gathering.

grand. *Grand* is an overused word. It means "large" or "magnificent," and should not be used to lend emphasis to everyday approval. See *elegant*.

guess. See *expect*.

H

had of. *Had of* is a vulgarism. WRONG: "I now wish I had of acted promptly." RIGHT: "I now wish I had acted promptly." See *of*.

had ought to. *Had ought to* is an unnecessary as well as incorrect combination. WRONG: "He had ought to be more careful." RIGHT: "He ought to be more careful."

had rather. See *rather*.

half an hour, a half hour. *Half an hour* or a *half hour* is correct, but a *half an hour* is incorrect. CORRECT: "I waited for him half an hour" or "I waited for him a half hour."

handsome, pretty. Of the two adjectives indicating pulchritude or good looks, *handsome* is better applied to the larger and stronger object, and *pretty* to the smaller and more dainty. It is for this reason that a good-looking man is called *handsome*, and an attractive girl is described as *pretty*. Yet it is quite correct to speak of a *handsome* woman, if more than a fragile and alluring youthfulness is meant. However, notice that you speak of a *handsome* monument, but of a *pretty* bit of ribbon.

hanged, hung. *Hanged* and *hung* are both past forms of the verb *hang*. In most senses, *hung* is preferred, but when speaking of the form of execution known as *hanging*, the form *hanged* is more generally used. CORRECT: "My mother bung out the clothes"; "He was condemned to be hanged."

hardly. AVOID using *hardly* with negative verbs. WRONG: "He didn't hardly see me." RIGHT: "He didn't quite see me" or "He hardly saw me." See *can't*.

has got. *Has got* is a vulgarism, or, at best, a colloquialism, for *has*. AVOID saying "I've got to go," when "I have to go" is clear

and sufficient. **WRONG:** "George has got a lease"; "Ethel has got a cold." **RIGHT:** "George has a lease"; "Ethel has a cold."

hate, dislike. *Hate* is a strong word, but it has been weakened by careless use. **DO NOT** say that you *hate* olives, when you mean simply that you *dislike* them.

healthful, healthy. *Healthful* should be distinguished from *healthy*. That which promotes health is *healthful*; the synonym is *wholesome* or *salutary*. *Healthy* means "having or possessing health." **WRONG:** "This food is healthy." **RIGHT:** "This food is healthful—it helps to keep you healthy."

human, human being. The proper term is *human being*, though the shortened form *human* (as a noun) is common, especially in newspaper writing. Many modern writers think *human* as a noun is recent. On the contrary, its use as that part of speech is sanctioned by time. In fact, it was used by Chapman: "Sprung of humans that inhabit the earth." However, the form *human being* is still regarded as the more dignified term to use.

I

I says. I says is ungrammatical. The **CORRECT** form is "I say." **AVOID** the constant repetition of "I says, says I," in conversation, as well as the similar, though grammatical, "He says, says he." Such word habits are difficult to break, but they are so objectionable that overcoming them is well worth the effort.

if. See whether.

if I was. If I was is ungrammatical. After *if*, when the subject is *I*, always use *were*. **WRONG:** "If I was you." **RIGHT:** "If I were you."

illy. Illy is seldom used for *ill* in adverbial senses. Use *ill* for both adjective and adverb.

imply, infer. *Imply* is frequently confused with *infer*. Some persons have an odd propensity for saying *infer* when they mean *imply*. Whatever you *imply* may be *inferred* by someone else. To *imply* is to suggest, to hint, "to express indirectly or by implication" (NOT by *inference*). To *infer* is to deduce or "to guess or draw a conclusion" from something which is not explicitly stated or made

clear. **WRONG:** "Do you mean to infer that I am incompetent?" **RIGHT:** "Do you mean to imply that I am incompetent? So I inferred from what you just said." The same distinction should be made between *inference* and *implication*.

in, into. *In* and *into* are somewhat different in meaning, although they have been used more or less interchangeably—or, more exactly, *in* has been used in all senses. In general, *into* expresses a definite idea of going from without to within, and is used only when this idea is clearly implied. **CORRECT:** "We stood in the rain"; "We went into the house." See *at*.

in back of. *In back of* is an ungrammatical substitute for *behind* or *at the back*. **CORRECT:** "He placed his hands behind him"; "We found a way in at the back entrance." The form *back of* is **COLLOQUIAL:** "Put the book back of the others."

Incidentally, incidently. *Incidently* is a misspelling of *incidentally*. Spell the word and pronounce it distinctly with five syllables.

individual. The word *individual* should not be indiscriminately used for *person* or *party*. Strictly, an *individual* is a particular being as distinguished from a class or group; an *individual* is an instance rather than an example. Do not speak of a person as being an obnoxious *individual*. The word *person* may be applied to "anyone" as a general term. You may say that you saw *someone* or some *person*. In the plural, *people* or *persons* may be used, the former indicating a large group in which personality is obscured by numbers. The word *party* should be used only to refer to a person who is a member of one of two sides in any action, or of a number of people gathered together for some purpose. You may be a *party* to a movement or an act.

infer. See *imply*.

ingenious, ingenuons. *Ingenious* means "skillful," "clever," "inventive." *Ingenuous* means "candid," "guileless," "unsophisticated." A contrivance may be *ingenious*; a young woman may be *ingenuous*. Notice also the French word borrowed into English, *ingénue*, to apply to the actress who plays the part of the "innocent" young woman.

initiate, inaugurate. Both of these words occur as high-flown synonyms for *begin*. They should be reserved for rather formal occasions. Of the two, *inaugurate* is the more formal, familiar as the word to use in speaking of the President of the United States first taking upon his shoulders the duties of his office. To *inaugurate* is to begin with formality, usually something important or of great portent in history. To *initiate* is to begin something new, with a suggestion of experiment, or with the idea of introducing.

inside, inside of. *Inside of* is unnecessarily wordy: *inside* alone is sufficient. CORRECT: "Keep inside the white line." AVOID using *inside of* with reference to time. COLLOQUIAL: "I'll be there inside of half an hour." CORRECT: "I'll be there within half an hour."

instance. See *case*.

in the circumstances, under the circumstances. Contrary to any uninformed person's assertion, the phrases *in the circumstances* and *under the circumstances* are identical in meaning and may be used interchangeably.

invitation, invite. *Invite* is a vulgarism for *invitation*. *Invite* should be used only as a verb. WRONG: "I received an invite to the ball." RIGHT: "I am invited to the ball" or "I received an invitation to the ball."

Irritate. See *aggravate*.

is, are. *Is* and *are* are sometimes carelessly used by uneducated people. WRONG: "They is here"; "The boy are a wonder." RIGHT: "They are here"; "The boy is a wonder."

it is me, it's me. *It is me* or *it's me* is a COLLOQUIAL idiom for *it is I* or *it's I*. Evidently the form has slowly become established, although careful speakers and nearly all writers still prefer the more grammatical *it is I*. Properly, the nominative case of pronouns should follow forms of *to be* (*is, are, was, etc.*) in the predicate. CORRECT: "These people are they who spoke to us yesterday"; "This is he."

it says. *It says* is an undesirable combination. WRONG: "It says in the paper that it may rain." RIGHT: "The paper says that it may rain."

Its, It's. *Its* and *it's* have different meanings. *Its* is the possessive case of the pronoun *it*. *It's* is the contraction of *it is*. CORRECT: "He found the party nt its merriest"; "It's [or It is] raining outside."

J

judicial, judicious. You may apply the word *judicial* only to that which resembles or is becoming to a judge. An attitude, one's character, an opinion (if handed down by a judge) may be called *judicial*. But *judicious*, almost synonymous with *wise*, is applicable to whatever is in accord with good judgment. A course of action may be *judicious*, if it seems to be the best after nll considerations have been taken into account.

K

kind. See *character, these kind, those kind*.

kind of. The expressions *kind of* and *sort of* are really too convenient for careless speakers. AVOID using them to mean *rather*. WRONG: "It's a kind of hard thing to do." RIGHT: "It's a rather hard thing to do." AVOID such roundabout and vague combinations as the following extreme example: "The sort of man I'd like to marry would make the kind of husband that is sort of like the kiad of husband you see in the more cheerful movies." DO NOT say "kind of n." The article *a* is unnecessary.

L

lady. See *female* and *gentleman*.

largely, materially. Typical of careless usage in English is the misuse of *largely* for *materially*, and vice versa. It should be apparent that the basic meaning of *largely* is "in a large manner," "to a large extent," "on a large scale." *Materially* means "substantially," "essentially," "in nn important degree." Obviously, it is needless repetition to say "materially a matter of opinion" for "largely a matter of opinion." Also to say "largely to our interest" is n careless substitute for "materially to our interest."

last, latest. The word *last* has a definite sense of finality, applicable to something coming after all the rest of its kind, with no possibility of nny later repetition. The word *latest* carries a sense relative to the time. Thus, an author's *latest* play is the most recent

one he has written, but it need by no means be his *last*. The *latest* train is the one that leaves at the latest hour of the day, but the *last* train is spoken of only as suggesting that there are no more until the next day.

latter. See *former*.

lay, *lie*. *Lay* and *lie* are two different verbs. *Lay* is always correct when you are speaking of eggs *laid* by a hen. *Lie* is always correct when you are speaking of the telling of a falsehood: "He lies steadily"; "She lied to me last night"; "She has lied to me several times." Otherwise, to *lay* anything is to place it somewhere, to put it in some place. CORRECT: "Lay the book on the table"; "He laid the paper down"; "They had laid their tools aside." To *lie* means "to assume a reclining position," and confusion arises because the past tense of this verb, *lie*, is *lay* (the form which is also the present tense of the verb *lay*, which means "to place somewhere"). CORRECT: "I lie down after lunch every day"; "Mabel lay down on the couch a little while ago"; "The gun had lain there for weeks." So many errors are made with *lie* and *lay* that further examples are probably desirable; so notice some common mistakes and how to correct them. WRONG: "The rake lays where I left it"; "She laid down, but she said she couldn't sleep"; "The dog is laying under the table"; "I've laid awake for hours." RIGHT: "The rake lies where I left it"; "She lay down, but she said she couldn't sleep"; "The dog is lying under the table"; "I've lain awake for hours." Notice that the child's prayer beginning, "Now I lay me down to sleep," uses an old-fashioned construction, which means, "Now I place myself in a place to sleep," the verb *lay* (present tense) being used because it is transitive, which is to say, it takes an object, and here the object is *me*. Today we would say, "Now I lie down to sleep."

learn, *teach*. *Learn* should not be used in place of *teach*. WRONG: "I'll learn you to behave"; "The teacher learned us our lesson." RIGHT: "I'll teach you to behave"; "The teacher taught us our lesson." *Learn* is correct when it means "to acquire knowledge," or "to memorize." CORRECT: "I learn easily"; "I have learned my lesson."

leave, *let*. *Leave* should not be used in place of *let*. WRONG: "Leave him alone" (if the meaning is "Don't bother him"); "Leave

him do as he likes." RIGHT: "Let him alone"; "Let him do as he likes." Do NOT confuse *leave* with the old and now little used *lief*. WRONG: "She'd as leave snub me as not." RIGHT: "She'd as lief snub me as not."

leg. See *limb*.

legible, readable. Whatever is *legible* is capable of being read and, therefore, in a sense, is *readable*. However, *readable* has an additional meaning, for it not only conveys that the material is legible, but that it is worth reading. Any book that is clearly printed is *legible*, but many a dull book can hardly be described as *readable*.

lend, loan. *Lend* and *loan* have become undesirably confused. Properly, *lend* is the verb and *loan* is a noun. It is common, especially in the United States, to speak of a bank as *loaning* money, but it is better to say that the bank *lends* money. CORRECT: "I asked the bank for a loan, and the bank lent me what I needed." Notice further that what you *lend* to your friend, your friend *borrow*s from you. CORRECT: "Henry asked to borrow my car, so I lent it to him for an hour." Usually, except when speaking of money loans on which interest is paid, it is understood that no payment is made for lending anything. However, the expression *lending library* has come into use, and is applied to a library which charges a fee for lending books.

lengthy, long. Though academicians who regard the purity of English as sacred may protest at such a formation as *lengthy* (an adjective formed from the noun *length*) when *long* was already in the language, there is clearly a difference in meaning between *lengthy* and *long*. You properly describe as *lengthy* only that which is excessively or drearily long, as a prolix speech, a seemingly endless discourse. A *long* speech is merely one of more than the usual duration, but a *lengthy* one is longer than need be.

less, lesser. The difference between *less* and *lesser* is principally one of phonetics. That form is used which sounds better when spoken, or which is the more familiar because of long use. Actually *lesser* is an unnecessary addition of *-er* to an adjective already in the comparative degree. Thus you may say "the lesser of two evils" and also "of two evils this is the less." See *fewer*.

let. See *leave*.

liable, likely. *Liable* and *likely* are sometimes misused. In *likely*, there is an indefinite and not necessarily unpleasant idea of probability. But in *liable*, there is more than probability—there is the sense of something impending, something dangerous or unpleasant. CARELESS: "The sun is liable to come out any moment"; "Children playing in the street are likely to be injured." MORE EXACT: "The sun is likely to come out any moment"; "Children playing in the street are liable to be injured." See *apt*.

lie. See *lay*.

lief. See *leave*.

like. *Like* should not be used in place of *as* or *as if*. WRONG: "He looked like he'd gladly kill me"; "If you felt like I do, you'd understand." RIGHT: "He looked as if he'd gladly kill me"; "If you felt as I do, you'd understand." *Like* is correctly used in comparisons of objects or persons. CORRECT: "My sister looks very much like me"; "This tie is exactly like the one I received for Christmas."

likely. See *apt* and *liable*.

limb. *Limb* was in euphemistic use some years ago for *leg*. A *limb*, however, may be either an arm or a leg, so it is inexact to say *limbs* if you are referring only to *legs*, although you may make the distinction by saying *lower limbs*. WRONG: "I've stood so long my limbs are numb." RIGHT: "I've stood so long my legs are numb."

line. *Line* should not be used excessively, as is common in current slang. AVOID expressions like "that lad certainly has a line," "He strung me a line all his own," etc. The expression *hard lines*, meaning "hard luck," is in good colloquial standing, and "That's not in my line" is also fairly well established in colloquial, or everyday, usage.

listen. *Listen* should not be used profusely in speech. AVOID constantly exhorting your hearers with "Listen, here's a new one. Listen! this is something good." Further, remember that you *listen* to someone or something to which you give close attention, but that you *hear* anything which does not necessarily demand attention. CORRECT: "I listened to the rain, and thought I could detect a rhythm in its pattering"; "We heard the rain pattering on the roof all day long"; "We could hear the sound of thunder." COLLOQUIAL: "Listen to it rain!" BETTER SAY: "Hear it rain!"

loan. See *lend*.

look bad or badly. See *bad* and also *good*.

lot, lots. *Lot* and *lots* are colloquialisms for *much* and *many*. COLLOQUIAL: "Dan has inherited a lot of money"; "We have lots of food"; "There are lots of trees in our yard." BETTER: "Dan has inherited a large sum of money"; "We have much food"; "There are many trees in our yard."

love. AVOID using *love* to express a mild liking for anything incapable of emotion. CARELESS: "I love apple dumplings." CORRECT: "I like apple dumplings." See *hote*.

lovely. *Lovely* is an overused word employed in a strained effort to secure emphasis. DO NOT SAY, "What a lovely time we had!" or "Isn't the moon lovely?" Be more specific, with more fitting adjectives, thus, "What an enjoyable time we had!" or "Isn't the moon beautiful?" *Lovely* should carry a suggestion of lovableness—something more than praise of that which is merely pleasing, although this use (meaning "very pleasing") has been so persistent that it is fairly well established.

lunch, luncheon. These two words are almost interchangeable. But *luncheon* is, if anything, the more formal term, used of the light repast coming between breakfast and dinner, to which guests are invited. As a rule, *lunch* is eaten without the company of guests, though in business parlance you may invite someone either to *lunch* or to *luncheon*. It thus appears that the difference is chiefly social: *luncheon* belongs to the élite, and *lunch* belongs to the masses. Certainly a workingman takes his *lunch* (not his *luncheon*) when he leaves home in the morning for his day's labor.

luxuriant, luxurious. The careful user of English can almost see soft cushions and soft lights, and hear soft music, when he employs the word *luxurious*, which suggests luxury. But *luxuriant* connotes rather rank growth or profuseness. A beautiful woman with a *luxuriant* head of hair may recline *luxuriously* on a couch.

lying. See *lay*.

M

mad. *Mad* is a common colloquialism for *angry*. It is CORRECT if used to mean "carried away by anger" or "crazed by anger." *Mad*

should carry a sense of insanity, or derangement of at least temporary duration. Remember the "mad hatter" in *Alice in Wonderland*; he was slightly deranged. *Mad as a hatter* is an old expression, suggesting a form of insanity, although there seems never to have been any direct aspersion on the sanity of hatters as a class. COLLOQUIAL: "John's mad at me." BETTER: "John's angry with me."

majority, plurality. A *majority*, properly speaking, is the larger of two numbers considered as parts of a whole. In counting votes, a person speaks of a *majority* if the total is greater than half the total number of votes cast—that is, if the number called a *majority* is greater than all the other votes put together. If the total number of votes cast is 110,000, and A receives 60,000 votes, A has received a *majority*. Suppose that the other 50,000 votes are divided as follows: B gets 30,000 and C gets 20,000. Then A receives a *majority* of 10,000 votes, for he has 10,000 more votes than B and C together. But if the 110,000 votes are distributed so that A receives 50,000, B receives 33,000, and C receives 27,000, no one receives a *majority*, but A has a *plurality* of 17,000 votes, which means that he has 17,000 more votes than his nearest competitor. In the first instance, as a matter of fact, A has an *absolute majority*, which means a majority of all the votes cast. Notice that if only two candidates receive votes, one of them must have a *majority* unless they are tied; but when there are more than two candidates, one can receive a *majority* only if he gets more than half the total number of votes cast.

Avoid the careless use of the phrase *majority of* when the proper word is simply *most*. Do not say "a majority of the books published" when no definite reference is implied to the total number of books published, but only a general statement such as "most of the books published" is meant.

male. See *gentleman*.

man. See *gentleman*.

manuscript, typescript. The student of word origins knows that a *manuscript*, etymologically speaking, is something written by hand, from the Latin roots for written (*scriptus*) and hand (*manus*). The word has extended its meaning, however, and is commonly applied indiscriminately to any reading matter not printed by machinery,

whether done by hand or on a typewriter. The more exact *typescript* has never been popular. In fact, it is a common rule that all *manuscripts* intended for the printer should be typewritten.

masculine. See *gentleman*.

may. See *can*.

mighty. *Mighty* is a common colloquialism for *very*. COLLOQUIAL: "It's mighty hard to catch him napping at his work." BETTER: "It's very hard to catch him napping at his work."

most. *Most* should not be used in place of *almost*, unless, as in recording clipped speech in writing, an apostrophe is inserted, thus, 'most. WRONG: "Aren't you most ready?" RIGHT: "Aren't you almost ready?" or "Aren't you 'most ready?"

movies, moving pictures. *Movies* is an established colloquialism for *moving pictures*. It is difficult to decide what to call this popular form of entertainment. You may have your choice of *moving pictures*, *motion pictures*, *cinema*, *photoplays*, and the *silent drama*. It is silent no longer, however, for we now have *talking pictures*, with the corresponding colloquialism, *talkies*. We can hardly escape the word *movies*, much as purists may dislike the word.

much as. See *as*.

myself. *Myself* should not be used in place of *I* or *me*. WRONG: "My wife and myself are glad to be here"; "Speaking for Esther and myself, I can say yes." RIGHT: "My wife and I are glad to be here"; "Speaking for Esther and me, I can say yes."

N

near by. *Near by* is a colloquialism meaning "close at hand" or simply "near." AVOID it in formal writing.

neglect, negligence. *Negligence* suggests repeated *neglect*; in *negligence*, there is a definite suggestion of habit. But *neglect* is the particular fact or given instance. You may say that a fire was caused by the janitor's *neglect* and add that such *negligence* may sometimes have serious consequences.

never, not. *Never* is objectionable as a substitute for *not*. Strictly, *never* means "not ever," "not at any time," and should be so used. It is idiomatic for *not* in an expression like *never fear*, meaning "do not fear." COLLOQUIAL: "She never told me she was ill"; "The boy never attended school Monday." CORRECT: "She did not tell me she was ill"; "The boy did not attend school Monday"; "It's never too late to mend"; "It never rains but it pours"; "I have never had a letter from him, although he has been gone fifteen years."

nice. *Nice* is a popular colloquialism for *pleasing* or *delightful*. Properly, *nice* means "fastidious," "discriminating," "exact," "punctilious," etc. CORRECT: "You have made a nice distinction in your choice of words."

nights. See *days*.

no. *No* is often used for *not any* or *not at all*. The use is still somewhat colloquial, but it is becoming very general even in good writing. Example: "The enemy was really no worse than we were."

none is, none are. Properly, *none* is singular, and *none is* is grammatically correct. The use of a plural verb with *none* is becoming established, however, when the thought is plural. Example: "None of them are going."

no place. *No place* is a gross error for *nowhere*. *Nowheres* is also wrong.

nor, or. *Nor* should not be confused with *or*. WRONG: "I cannot play the piano nor sing." RIGHT: "I cannot play the piano or sing." However, if the words connected by *or* or *nor* are co-ordinates (that is, in the same grammatical construction), and are preceded by *not*, the negative *nor* may be used. Example: "The old house had not a scrap of paint, nor a pane of glass, nor a sound lock—in short, there was nothing about it to suggest the presence of any recent resident."

not. See *never* and *no*.

notorious, well-known. The word *notorious* means "well or widely known," but there is a definite connotation of infamy. The *well-known* criminal is considered *notorious*, but the *well-known* reputable person, as a doctor or an artist, is more pleasantly described as *famous*. The *well-known* fact need not be unfavorable or un-

pleasant, but the *notorious* fact is so called because there is some opprobrium attached to it.

not so. See *as*.

nothing. *Nothing* should not follow a negative expression in place of *anything*. WRONG: "You can't do nothing." RIGHT: "You can't do anything" or "You can do nothing."

nowhere near. *Nowhere near* is a colloquialism for *not nearly*. CORRECT: "I am not nearly so expert as you are."

nowheres. See *no place*.

O

O, oh. The form *O* is used in direct address, when someone is called by name or when some thing is personified. CORRECT: "O Death, where is thy sting?" "O God, forgive me!" The form *oh* is used in all other constructions. CORRECT: "Oh, I'm so sorry!" "But, oh, what a difference!" "Oh, no, I'm not."

observance, observation. *Observation* is a process of noticing or remarking, as with the senses, but *observance* conveys the idea of heeding or celebrating, as following a rule or custom. In the verb *observe*, the two meanings are united. You both *observe* the law and *observe* instances of its being broken; thus, from your *observation*, you know that the *observance* of the law is not always strict.

of. *Of* is often unnecessarily inserted after such words as *beside*, *inside*, *outside*, and *off*; refer to these words in their alphabetical place. Notice especially the error of using *of* for *have* (or for the contraction of *have*, which should be spelled 're). WRONG: "He couldn't of seen me"; "She would of gone"; "You can't of heard it." RIGHT: "He couldn't have seen me"; "She would've gone" or "She would have gone"; "You can't have heard it."

off from, off of. *Off of* and *off from* are unnecessary extensions of *off*. WRONG: "He jumped off of the platform"; "The book fell off from the shelf." RIGHT: "He jumped off the platform"; "The book fell off the shelf."

often. *Often* and *frequently* are nearly synonymous. *Often* is the more general term referring to what happens many times without reference to the interval between the happenings. *Frequently* sug-

gests something recurring at rather definite intervals. CORRECT: "It often rains in this part of the state"; "He wrote frequently during the past two years." AVOID the mispronunciation of *often* ("off-ten") in which the *t* is sounded; the word is correctly pronounced with the *t* silent ("off-n"), and with the accent on the first syllable.

one. *One* may be used like *anyone*, or it may have a numerical value, meaning "one out of several." If the meaning is numerical, or has a numerical force, follow *one* with forms of the personal pronouns *he*, *his*, *she*, *her*, *it*, etc., as may be required. EXAMPLES: "I saw one of the men drop his gun"; "If one offers himself, accept him"; "One is there on the shelf, for I saw it." If the meaning is personal, and refers to someone in general, or one of a class, it is now considered better, by some authorities, to use only forms of *one*, as *one's* and *oneself*. EXAMPLES: "One does not like to have one's pride hurt"; "One cannot help oneself under those circumstances." However, usage is divided; in America, the use of the personal pronouns, for both numerical and impersonal uses of *one*, is rather widespread. AVOID using *one* too frequently, as a clutter of *one's* is decidedly unpleasant to the ear. Use other general words if possible, such as *man*, *person*, *anyone*, and the like. In informal writing, it is permissible to use the second person *you* when speaking in general. INFORMAL: "You like your comfort, you know, and who can blame you?" the reference being not to *you* specifically but to anyone in general.

oneself. *Oneself* is gradually superseding the older and more exact *one's self*, as the reflexive form of *one*, to accord with *himself*, *herself*, etc.

only. *Only* should be carefully placed near the word it is to modify. Notice that the following have different meanings: "Only he can have the cake," meaning that no one except him can have cake; "He can only have cake," meaning "he can have cake but cannot eat it or do anything with it"; "He can have only cake," meaning "he can have cake but nothing else."

onto. *Onto*, analogous to *into*, is generally accepted as a preposition. EXAMPLE: "They climbed onto the roof." Do NOT confuse *onto* with the adverb *on* followed by *to*, for then the words must be separated, *on to*. EXAMPLE: "He went on to say, etc."

opinion, verdict. Strictly, a *verdict* is an official decision, as one handed down by a jury. It is careless to say "My verdict is that the club should be dissolved." The correct form is "My opinion is that the club should be dissolved."

opponent. A person who is merely on the opposite side, without any physical contest taking place, is an *opponent*. Thus, you may speak of your *opponent* in a political race, in a debate, or in a game of backgammon.

or. See *nor*.

oral, verbal. The adjective *oral* is applicable only to that which is spoken "by word of mouth," and the adjective *verbal* is applicable to what is expressed in words, whether orally or otherwise. It is correct to say that "oral orders are not valid," meaning that "only written orders can be accepted." It is also correct to say that "the verbal message was taken down in writing."

ourn. *Ourn* is a dialectical form of *ours*. DO NOT use it. WRONG: "This place is *ourn*." RIGHT: "This place is *ours*."

out for. *Out for* is a colloquialism in "He is going out for football."

out loud. *Out loud* is an error for *aloud*. WRONG: "Please read it out loud." RIGHT: "Please read it aloud."

outside of. *Outside of* is an unnecessary form. Omit the *of*. CORRECT: "At last he found himself outside the state."

over across. Observe that it is unnecessary to use *over* when the sense of it is already implied. WRONG: "We crossed over the street," unless you mean that "you went up in the air and over the street." RIGHT: "We crossed the street." See *across*.

P

pants, trousers. *Pants* is a colloquial shortening of the old-fashioned word *pantaloon*s, which is now used only in a humorous sense. The current and proper word for the lower part of a man's apparel is *trousers*. *Pants*, like *mories*, is a very popular word in current speech. In commercial cant, it is modified to *panties* in speaking of a particular item of feminine lingerie.

part, portion. When strictly used, *portion* has a definite sense of being either a particular part or an assigned or allotted part. It is correct to say "The money was divided into three equal parts," or "This is part of your dress," or "His portion was the least."

part from, with. In general, you part *from* a person or any living thing dear to you, but you part *with* an inanimate thing. It is correct to say "I cannot part from my best friend at a time like this," and "The boy disliked to part with his toys."

partial. *Partial* should be carefully used to avoid ambiguity. DO NOT use *partial* to modify a word, if the meaning can be taken as "incomplete." CARELESS: "This book gives a partial account of the war," for the meaning may be either "a biased account" or "an incomplete account." PRECISE: "This book gives an incomplete account of the war, which makes it biased."

patronage, patronize. The modification of *patronage*, which formerly meant only "the protection or defense of a patron, who stood in the position of a benevolent supporter," to mean "business custom" is characteristic of the cant of the modern commercial age. The merchant today speaks quite glibly of his *patronage*, by which in America he means his "trade" (given by his customers) and in England his "custom."

Similarly, to *patronize* in current English means "to give a tradesman your custom, without necessarily wishing to protect him." The purists still protest against this vulgarization of a word that once carried considerable dignity, but they protest in vain. The same process of change has affected the meaning of *patron* and its derivatives that transformed the meaning of *villain*, *scench*, and similar words which have lost respectability or dignity.

people, populace. The comparative difference between *people* and *populace* is chiefly connotative. When a speaker calls the common *people* the *populace*, he is looking down upon them with some contempt, but when he refers simply to the *common people*, he is perhaps regarding himself as one of them, and is certainly thinking of them as a worthy class.

per. *Per* has become established as an English preposition, and may be used with English words, although some purists still object

to it. EXAMPLE: "He receives five thousand dollars per year" or, preferred by some, "He receives five thousand dollars annually" (or "per annum," using the Latin phrase). ALSO CORRECT: "He receives five thousand dollars a year." AVOID the expression as *per* in business correspondence. OBJECTIONABLE: "We are sending you the goods as per your letter." PREFERRED: "We are sending the goods ordered [or requested] in your letter, etc."

percent. *Percent* is growing in popularity as a solid word, without a period. Strictly, the correct form is an abbreviation of the Latin *per centum* ("per 100"), and should be spelled "per cent.," followed by a period. The period after *per cent* is sometimes omitted. The word applies to the rate of interest (as "This bank pays five per cent [or 5%] on savings accounts"), or to the proportion of ingredients, etc. See *percentage*.

percentage. *Percentoge* applies to the rate of *per cent*. CORRECT: "This bank pays five per cent interest on savings accounts. I have seldom known of such a high percentage," or, "of such a high rate of per cent." Incidentally, some purists object to the use of *per cent* as a noun, and insist that percentage is not "rate of per cent," but "rate per cent." WRONG: "The percentage of deaths is very high."

perfect. *Perfect* is an adjective that should not be compared. If anything is *perfect*, it is finished, complete. AVOID saying *more perfect* or *most perfect*. The same warning applies to other adjectives of which there cannot, logically, be any variable degree. *Circular* is one. If a thing is *circular*, it is in the shape of a circle, and cannot be more or less so. See *unique*.

persecute, prosecute. *Persecute* means "to pursue with the intent to injure" or "to harass." *Prosecute* means "to pursue with the object of accomplishing something," or "to pursue with the desire to secure redress for a wrong." The criminal is *prosecuted* (or should be), but an innocent man may be *persecuted* by a blackmailer.

perspiration, sweat. Physiologically, *perspiration* and *sweat* are identical. The difference between them is one of refinement. *Perspiration* is the name to use in the parlor; *sweat* is the common word to speak in grimy surroundings. This sort of distinction occurs with

many words in the English language. The short, pithy Anglo-Saxon words, like *sweat*, are the native inheritance from the early Teutonic language of the tribes of England, and are close to the soil, made sturdy by the harsh realities of life. The longer words derived from French and ultimately from Latin, like *perspiration*, are the language of the upper classes, and hence more "elegant" and "refined."

phone. *Phone* is a growing substitute for *telephone*.

photo. *Photo* is a growing substitute for *photograph*. See *movies*.

photoplay. See *movies*.

pleaded. *Pleaded* is the correct past form of *plead*. The form *plead* (pronounced "pled") is colloquial.

plenty. *Plenty* is properly a noun; it is sometimes used colloquially as an adjective in the sense of *abundant*. COLLOQUIAL: "There are plenty refreshments." CORRECT: "There are abundant refreshments," an expression peculiar to the United States.

poetry, verse. It is permissible to use *verse* as a synonym for *poetry*, or as a specific word applicable to any metrical composition. The term *poetry*, however, is better reserved for the more inspired *verse* of literature, or verse of a higher quality than ordinary. Any metrical composition may be called *verse* (even "free verse"), but it does not follow that all verse is *poetry*.

Verse more exactly refers to a single line written in a specific meter, as, for example, iambic pentameter, which is a *verse* of five feet, each foot consisting of one unaccented and one accented syllable. The *blank verse* of Shakespeare is written in iambic pentameter. To speak of two or more lines of *poetry* as a *verse* is careless and colloquial. The proper word for two or more lines regarded as a portion of the whole composition is *stanza*. It is correct to say that a poem has four *stanzas* (not verses), containing four lines each (sixteen lines in all).

popular. *Popular* means "beloved or approved by many persons or by people in general." A person or thing cannot be *popular* with one or two persons. WRONG: "He's certainly popular with me." RIGHT: "I certainly like him." AVOID the redundancy of saying "popular with people"; say simply "*popular*," which means "liked by people."

practicable, practical. A plan is *practical* if it is likely to prove valuable in practice or when put into action. No plan can be *practical*, however, if it is not also *practicable*, which is a particular aspect of its practicality. *Practicable* means capable of being put into use. A mechanical appliance may be called *practical* because it is useful, but it is erroneous to call it *practicable*, though the projected plans for an appliance may be *practicable* or not.

preceding. Note the spelling of this word: it is NOT "preceeding." See above.

prefer to. *Prefer to* is the correct combination, not *prefer than* or *prefer to . . . rather than*. WRONG: "I prefer reading than playing cards"; "I prefer to read rather than play cards." RIGHT: "I prefer reading to playing cards"; "I prefer to read instead of to play cards," or "I prefer to read; I do not like to play cards."

prejudice against, in favor of. *Prejudice* need not be negative always. You may have *prejudice in favor of* something which another person has a *prejudice against*. Do not say "prejudice for" or "prejudice toward," but always, in this sense, "prejudice in favor of."

prescribe, proscribe. To *prescribe* is to dictate or direct, as a doctor *prescribes* a certain medicine or manner of living. To *proscribe* is to outlaw or to condemn, as to say that drinking while standing at a bar was *proscribed* in the state of New York in the first days after the repeal of the Prohibition Amendment in December, 1933.

pretty, very. *Pretty* is a much overused word. But its very popularity has almost established it as a rather weak *very*. COLLOQUIAL: "I like olives pretty well," which is equivalent to saying "I do not like olives very well" or "I like olives fairly well."

preventative, preventive. *Preventive* is the correct word, not *preventative*. Use *preventive* in all senses. CORRECT: "We advocate every possible preventive against danger."

principal, principle. *Principal* and *principle* are often confused. *Principal* is an adjective meaning "the most important." CORRECT: "The principal object is to make money." *Principal* may also be

used as a noun, referring to a leader or chief, as to the headmaster of a school, or to a sum of money placed at interest or otherwise invested; the word also has several technical uses. CORRECT: "The principal of the high school gave his permission"; "I have been living on the interest, but I may have to use some of the principal if my expenses are not reduced." *Principle* is never an adjective; as a noun, the word means a fundamental truth, a rule, a law, a precept, or the like. CORRECT: "It isn't the deed itself, it's the principle of the thing"; "The principle of honesty being the best policy is a sound business precept."

problem, *proposition*. Do not speak of finding something a difficult *proposition* when you mean that it presents a difficult *problem*. In any use of *proposition*, there should be a fairly clear idea of something proposed or offered. Thus, a good *proposition* is a good offer made by someone.

The word *proposal*, as compared with *proposition*, means rather the act of proposing instead of the thing proposed, as a *proposal* of marriage.

prophecy, *prophesy*. *Prophecy* and *prophesy* are two different parts of speech. The first is the noun, and the second the verb. CORRECT: "The prophecy was false"; "He prophesied that it would rain last week, but it did not even sprinkle."

proven. *Proven* is less common than *proved* as the past form of *prove*. Both are CORRECT.

provided that, *providing that*. *Provided that* is preferred to *providing that*, although both forms are used.

Q

quite, *very*. *Quite* has been weakened by careless use. The basic meaning of the word is "completely" or "wholly." That which is *quite* done, is entirely done. The word has been used as a synonym for *very*, this use should be avoided. WRONG: "He came quite near to me," when the meaning is "He did not come quite up to me." RIGHT: "He came very near to me." Notice the difference between "He is quite dead," meaning "wholly dead," and "He is not quite dead," meaning that "he still has a little life in him."

R

radical. *Radical* properly means "fundamental and thoroughgoing." Used as a noun, the word is applied to advocates of sweeping political or economic reform. A political *radical* is one who is in favor of thoroughgoing reform; he is not content with halfway or slipshod methods; he strives to base his ideas on reasons, striking down to the bedrock of every question.

radio, wireless. In America, the word *radio*, a shortened form of *radiotelegraphy*, has entirely superseded the word *wireless*. In fact, *wireless* connotes something of telegraphy instead of the typical *radio* with a loud-speaker by which music and other entertainment is brought into countless modern homes. *Wireless* is still used in England in a sense equivalent to *radio* in America.

raise, rear. Although the word *raise* is commonly used colloquially in some parts of the United States to mean "the bringing up of children," the better word in this sense is *rear*. You may speak of *raising* corn or wheat, but you should be careful to say *rearing* children.

ran. See *run*.

rarebit. *Rarebit* is sometimes used by overly precise persons who mean to say *Welsh rabbit*. The form *Welsh rarebit* is an invention of someone who could not understand why melted or toasted cheese should be called *rabbit*. However, the name is rather old and the original association has been lost. Nevertheless, the fact that it cannot be explained does not alter the correctness of *Welsh rabbit*.

rarely ever, seldom ever. *Rarely ever* is an error. WRONG: "I am rarely ever sick." RIGHT: "I am rarely sick" or "I am rarely if ever sick." The same warning applies to *seldom ever*. WRONG: "I seldom ever am absent." RIGHT: "I am seldom absent" or "I am seldom if ever absent." *Hardly ever* is acceptable. CORRECT: "I am hardly ever absent."

rather. *Rather* is used with *would* or *had*. Both are permissible and idiomatic. CORRECT: "I would rather tell him myself" or "I had rather tell him myself."

real, very much. *Real* is an objectionable colloquialism for *very much*. WRONG: "He was real angry"; "She was real upset." RIGHT: "He was very angry"; "She was very much upset."

rebellion, revolution. A *rebellion* is an armed uprising against established authority. If the *rebellion* has for its object the overthrow of government, and succeeds in that object, it becomes a *revolution*. The War of 1776, which established the independence of the United States of America, was a *revolution*. The Civil War of the nineteenth century was caused by the *rebellion* of the states of the Confederacy.

A *revolt* is similar to a *rebellion*, but smaller. A *mutiny* is a revolt in the navy, on shipboard, or in the army. An *insurrection* is the same as a *revolt*.

receipt, recipe. Rather oddly, the person with a little knowledge of English may insist that *receipt* means only something received, and that it should not, therefore, be used as synonymous with *recipe*. The fact of the matter is that *receipt* originally meant a formula—a schedule of ingredients explaining how they were to be taken or combined. In *receipt*, there is an inherent sense of something taken or seized. *Recipe*, of course, though it is spelled differently today, has the same origin. Thus we have *receipt* meaning both a formula, as one telling how to make a cake, and a written acknowledgment that a sum of money has been paid or certain goods have been received. *Recipe*, until recent years, was reserved mostly for medicinal formulas and prescriptions. The words have been used interchangeably on good authority. The familiar prescription sign (R), incidentally, stands for the Latin word *recipe*, meaning *take*.

reckon. *Reckon* is a colloquialism for *think* or *suppose*. See *expect*.

recollect, remember. In colloquial use, especially in some rural communities, *recollect* is equivalent to *remember*. Strictly, however, *remember* is the more general and weaker term. You may *remember* something spontaneously, without conscious effort. When you *recollect*, you make a conscious effort; that is, if you try to call something to mind deliberately, as by collecting your thoughts, you may speak of that mental process as an endeavor to *recollect*.

regular. *Regular* is an objectionable colloquialism for *real* or *thorough*. WRONG: "He's a regular rascal"; "She's a regular pal." RIGHT: "He's a thorough rascal"; "She's a real pal."

relation, relative. There is no cause for confusion between *relative* and *relation*, since both are in good standing for *kinsman*. Of the two, *relative* appears to be the more common word.

remember of. *Remember of* is unnecessary, for *remember* alone is sufficient. CORRECT: "We remembered the incident clearly."

respectfully, respectively. *Respectfully* and *respectively* are often confused. The former means "in a respectful manner"; the latter means "as relating to each in particular." WRONG: "Respectively yours," as a complimentary close to a letter; "He considered the black, red, and white armies respectfully." RIGHT: "Respectfully yours," as a complimentary close to a letter; "He considered the black, red, and white armies respectively."

rhyme, rime. *Rhyme* and *rime* are two correct spellings of the same word. The spelling "rhyme" is due to the influence of the Greek word with which the English word has some association through the similar French word. The spelling "rime" is an old spelling, and is derived from the French word *rime*; this form, because of its wide usage, is now accepted on an equal basis with *rhyme*.

run, ran. *Run* should not be used for *ran*. CORRECT: "I run a mile every day," present tense; "I ran a half mile yesterday," past tense; "I have run until I am tired."

S

sacrilegious. *Sacrilegious* is often misspelled. Do not associate it with *religious* and thereby misspell it "sacreligious." The word has an origin quite different from that of *religious*.

same. *Same* should be avoided in business or other correspondence. AVOID expressions like the following: "We have your order and are filling same today"; "If the part is not the right one, please return same to us." BETTER: "We have your order and are filling it today"; "If the part is not the right one, please return it to us."

same, similar. If anything is the *same* as another, it must correspond exactly, but if it is merely *similar*, it does not correspond exactly but only nearly corresponds. Two *similar* things are only somewhat alike; two things that are the *same* must be exactly alike.

sanatorium, sanitarium. The principal difference between *sanatorium* and *sanitarium* is that the first is derived from the Latin word for health, and the second comes from the same ultimate source but is influenced by the other English derivative, *sanitary*, which suggests something antiseptic. In other words, though the terms *sanatorium* and *sanitarium* are interchangeable in ordinary use, the first is thought of as a health-restoring place of whatever kind, but the second connotes a place where prophylactic treatment is predominant.

saw. See *seen*.

say. *Say* should not be used to attract attention. OBJECTIONABLE: "Say! I have an idea." See *listen*.

scared. See *frightened*.

scholar. The word *scholar* is derived from the same root as *school*, and meant originally one belonging to a school. *Pupil* is now equivalent to *scholar* in this sense, though *pupil* meant originally a boy or girl under the instruction of a tutor. *Scholar*, in the sense of one very learned, now has a strong connotation of the wisdom of age, and the dignity of great erudition. *Student*, viewed etymologically, means someone who desires to learn—a studious person is one who earnestly wishes to become better versed in whatever subjects he is taking up. There is clearly a difference, even in colloquial use, between "a college boy" and "a college student."

see. See *witness*.

seen. *Seen* should not be used for *saw*. WRONG: "I seen a good game last week." RIGHT: "I saw a good game last week." *Seen* is the form of *see* to use with *have*. CORRECT: "I have seen several accidents."

seldom ever. See *rarely ever*.

sensible, sensitive. To be *sensible* (in the meaning comparable to that of *sensitive*) is to be aware of, to know that something is going

on about you. To be *sensitive* is to be easily affected by what you are aware of. Thus, you may be *sensible* of an insulting manner someone has toward you, and if you are *sensitive* to it, your feelings may be deeply hurt.

set, sit. *Set* and *sit* are often confused. Always be sure to distinguish carefully between *sit* and *set*. The former is usually intransitive (does not take an object); the latter is usually transitive (takes an object). However, in the familiar expression *the sun sets*, *set* is intransitive. CORRECT: "Set the kettle on the stove"; "We sit around the fire"; "He set the chair near the stove, and has been sitting on it ever since."

Setting hen is a farmer's error for *sitting hen*. The eggs under the hen, or placed in an incubator, are a *setting* of eggs. But the hen *sits* on the eggs, and she is therefore a *sitting hen*.

sewage, sewerage. Careless use has made *sewage* and *sewerage* interchangeable, but careful writers and speakers prefer to confine *sewage* to the contents of the sewer, and *sewerage* to the systematic removal of sewage, or to the system of pipes by which the sewage is removed. *Sewerage* thus becomes the act or science of disposing of *sewage*—a nice distinction if it can be maintained in the face of popular usage.

shall, will. *Shall* and *will* are almost hopelessly confused in colloquial use. In general, use *shall* when *I* or *we* is the subject, if you mean to express simple future, and for simple future use *will* with all other subjects. CORRECT: "I shall go home tomorrow"; "We shall all go together"; "He will tell me tonight"; "The boy will soon be a man." But if you wish to express an emphatic determination, an expression of *will*, come what may, reverse the forms used to express future. CORRECT: "I will go home tomorrow," which means "I am determined to go, and no one shall stop me"; "He shall be killed," meaning that "others have decreed that he shall be killed, and nothing can prevent the execution." But "He will be killed," expressing simple future, is a mere statement of fact—there is no suggestion of anyone's determination or volition. An old and familiar example is "I shall drown; no one will save me," which is a simple statement of future time, quite without suggestion of volition or desire or determination. But if the words are changed to "I will drown; no one shall save me," the meaning becomes "I

am determined to drown; no one is to be permitted to save me, under any circumstances!" When asking questions, always use *shall* with *I* or *we*, no matter what the meaning. CORRECT: "Shall I go?" "Shall I work hard?" "Shall we refuse?" With the second (subject *you*) and the third persons, use the form (*shall* or *will*) expected in the answer. EXAMPLES: "Shall you arrive safely?" the expected answer being "I shall arrive safely"; "Will you do it?" the expected answer being "I will do it—I am determined to do it"; "Will they accept?" the expected answer being "They will accept"; "Shall he die?" the expected answer being "He shall die—whether he wants to or not" Notice that the determination or volition, when expressed, is that of the *speaker* or *writer*, not that of the *subject* of the verb For example, "He shall die," does not mean that *he* is determined to die, but that whoever makes the statement is determined that *he* shall die.

should, *would*. *Should* and *would*, aside from special meanings, are past forms of *shall* and *will*, and should be used (here is an example of a special meaning of *should*: "ought to" be used) in the same way, *should* for *shall* (when the past is required), and *would* for *will* (when the past is required). This is especially true of indirect quotations. In indirect quotations or indirect discourse, use *shall* or *will* (or the corresponding *should* or *would*) just as required in direct discourse. EXAMPLE: "You say that you shall accept," because the direct discourse would be "You say, 'I shall accept'"; "He said he should go," because the direct discourse would be "He said, 'I shall go'"; "They told us that they should agree," because the direct discourse would be "They told us, 'We shall agree.'" There are exceptions; indeed, the subject is rather too complicated for full explanation in small space. In general, use *shall* or *should* with the first person, even in indirect quotations. EXAMPLE: "They tell me I shall be accused," although the direct quotation would be "They tell me, 'You will be accused.'" In subordinate clauses, in general, use *shall* or *should* in all persons CORRECT: "I must do it even if he should be offended"; "Do you insist that it shall be done?"

sit. See *set*.

sitting. See *setting hen*.

slow. See *go slow*.

smaller. See *fewer*.

so. AVOID using *so* when no comparison is expressed. WRONG: "There is one criticism of his books—they are so tiresome." RIGHT: "There is one criticism of his books—they are very tiresome." See *and so, as, and not so*.

someplace, somewhere. *Someplace* and *somewheres* are both errors for *somewhere*.

sometimes. See *often*.

sort of. See *kind of*.

specie, species. A common error is to speak of an animal of a certain *specie*. One who thus errs does not know that *specie* has only one meaning—"hard money, coin, usually gold or silver." The origin of this word is from the Latin phrase, *in specie*, meaning "in kind," used in reference to payment in "real" money instead of paper currency. The word for a classification in biology is *species*, which is to be construed as singular or plural according to the sense of the context. Thus you should speak of a particular *species* (not *specie*) of snake.

splendid. *Splendid* is a much overworked word of approval. CARELESS: "That is a splendid plan." BETTER: "That is a practical (useful, suitable, or adequate) plan."

stalactite, stalagmite. The *stalactite* hangs down from the roof of a cave, like an icicle, pointing toward the *stalagmite* which points upward from the floor beneath. The following sentence clearly shows the difference between these two words, both of which are applicable to formations of calcium carbonate, one dripping from above, the other dropped to the ground: "A stalactite from above often unites with the stalagmite beneath it to form one pillar."

start in, up. With *start*, either *in* or *up* is a colloquial addition quite unnecessary to convey the sense. *Start* alone is sufficient to mean "begin."

stationary, stationery. *Stationary* and *stationery* are often confused. Remember that *stationery* (spelled with an *e*) refers to the stock in trade of a *stationer*—paper, pens, office supplies, etc. *Stationary* is correct for all other meanings.

stimulant, stimulus. The more general term is *stimulus*, which is applicable to anything which stimulates, and is often used in a broad and almost figurative sense, as when speaking of love as a *stimulus* to ambition. The more particular term is *stimulant*, which is applicable to a specific source of stimulation, often temporary, as in calling coffee a *stimulant*. *Stimulation* is the state or condition of being stimulated; it refers to the effect of a *stimulant*.

stop. *Stop* is not in good use as a substitute for *stay* **WRONG:** "We stopped at the Union Hotel." **RIGHT:** "We stayed at the Union Hotel."

such. *Such* should be avoided when no comparison is expressed. **WRONG:** "I had such an uncomfortable feeling." **RIGHT:** "I had a very uncomfortable feeling" or, if a comparison is expressed, "I had an uncomfortable feeling such as I had never experienced before" Some intensifying uses are permissible, however, as in this **EXAMPLE:** "When I came to the end of the street, I saw a house—and such a house!" See *so*.

summers. See *days*.

suppose. See *expect*.

sure, surely. *Sure* is a well-established colloquialism for *surely*, but it is better to use the adverb when required. **COLLOQUIAL:** "Are you going?" "Sure." **BETTER:** "Are you going?" "Surely." For the complete answer would be "I am surely going." **AVOID** such expressions as "I sure do" and "He sure ran," for *surely* is obviously required: "I surely do"; "He surely ran."

swam, swum. *Swam* and *swum* are both correct as the past tense of *swim*, although *swam* is usually preferred and *swum* is reserved for the past participle. **CORRECT:** "He swam [or swum] across the pond"; "He has swum across the pond before."

T

talkies. See *movies*.

teach. See *learn*.

telegram, telegraph. See *wire*.

telephone. See *phone*.

than, then. *Thon* and *then* are often confused. Remember that *then* always has in it the idea of time, and *than* implies a comparison. CORRECT: "Then I told him what I meant"; "It is better to love and lose than not to love at all." See *as*.

that. See *but that*.

that there. *That there* is a VULGARISM. WRONG: "Pass me that there book." RIGHT: "Pass me that book" or "Pass me that book over there on the table."

theirn. *Theirn* is a VULGARISM for *theirs*.

theirselves. *Theirselves* is an erroneous substitute for *themselves*.

them kinds, them there. *Them kinds* or *them there* is vulgar for *those kinds* or *those*. WRONG: "I like them kinds of apples"; "Look at them there flowers." RIGHT: "I like those kinds of apples" or "I like that kind of apple"; "Look at those flowers."

then. See *thon*.

thence. *Thence* has inherent in it the idea of *from*. WRONG: "The Browns went from thence." RIGHT: "The Browns went thence."

there. *There* should be followed by the singular or plural form of the verb, depending on the number of the subject which follows. WRONG: "There's no two ways about it"; "There comes two cows"; "There's fourteen mistakes in this article." RIGHT: "There are no two ways about it"; "There come two cows"; "There are fourteen mistakes in this article."

these here. See *this here*.

these kind. *These kind* is an error for *these kinds* or *this kind*. REMEMBER that an adjective should agree in number with the noun it modifies. See *kind of*.

thing. *Thing* is a much overworked word. It is slipshod to say *thing* when a more definite noun can be used. CARELESS: "Kissing in public is not the sort of thing I like to see"; "Blue laws are intended to prevent things being done on Sunday"; "Honesty is the thing to strive for." BETTER: "Kissing in public is not the sort of behavior I like to see"; "Blue laws are intended to prevent people

from working and from amusing themselves on Sunday"; "Honesty is the ideal to strive for." The promiscuous use of *thing* can be exasperatingly vague. EXAMPLE: "Hold this thing while I get this other thing ready to put where that thing ought to be."

think. AVOID the use of *think for* in the sense of *think* or *expect*. WRONG: "The task is more difficult than you think for." RIGHT: "The task is more difficult than you think" or "The task is more difficult than you expect." See *expect*.

this here. *This here* is a VULGARISM. WRONG: "I don't like this here place." RIGHT: "I don't like this place." *These here* is also a gross error.

those kind. *Those kind* is an ERROR for *those kinds* or *that kind*. See *these kind*.

those there. *Those there* is a VULGARISM. See *that there*.

through. *Through* has many colloquial uses. COLLOQUIAL: "I'm through!" BETTER: "I have finished" or "I quit," depending on which is meant. The distinction between *through* and *by* and *with* is by no means absolute; however, *by* clearly expresses agency, *through* suggests cause or means, and *with* expresses instrument. A book may be written *through* malice *by* an offended person *with* a typewriter. In general, AVOID the use of *through* to express agency. COLLOQUIAL: "We shall reveal our plans through the newspapers." BETTER: "We shall publish our plans in the newspapers" or "We shall reveal our plans by means of the newspapers."

throughout. *Throughout* carries the sense of *wholly* or *entirely through*. WRONG: "The sound of bells could be heard throughout the whole night." RIGHT: "The sound of bells could be heard throughout the night."

thus. *Thus* is not always correctly used. It means "in this manner," "to this degree or extent," or "because of this or that." CORRECT: "Thus, we passed along the road," meaning "In this way we passed along the road," the "way" of passing being elsewhere explained; "You proceed thus," meaning "you proceed on this wise or in this manner"; "We were tired, wet, and hungry; thus, we were in no mood to quarrel," although *therefore* is perhaps a better word

in this sense: "therefore, we were in no mood to quarrel"—unless *thus* means "in this condition," when it is CORRECT and EXACT.

to. *To* is often inserted unnecessarily. WRONG: "No one knew where I went to"; "Where did they go to?" RIGHT: "No one knew where I went"; "Where did they go?" See *too*.

to, too, two. *Too* is often carelessly confused with *to* or *two*. The number *two* (2) should be easy to remember, for *two* never means anything else. *To* is the preposition, used with verbs like *to go*, *to see*, *to eradicate*, *to have laughed*, etc., or in phrases like *to the brave*, *to town*, *to Asia*, *to darkness*, *hand to hand*, etc. *Too* (adverb and conjunction) always carries a sense of *very* or *much* (that is, a sense of intensification), and means often "more than enough." EXAMPLES: "This is too high"; "The radio is too loud"; "You are too short." It may mean "also" or "in addition to," as in these EXAMPLES: "May we go too?" meaning "May we go also?"; "Give me the black hat, and the red one too."

together. *Together* is superfluous if the sense of it is inherent in some other word. WRONG: "Connect the two pieces together"; "We should co-operate together." RIGHT: "Connect the two pieces"; "We should co-operate with each other." Many words require *together* to complete their meaning. CORRECT: "Put the two pieces together"; "We should work together"; "Let's go to Europe together."

toward, towards. Such variant forms as *toward* and *towards*, *afterward* and *afterwards*, *upward* and *upwards*, *downward* and *downwards*, and the like, may be used as the individual speaker or writer wishes. With or without the *s*, the meaning is the same, and either spelling is correct. In accord with the tendency for the English language to become simplified, the spelling without the *s* is now generally preferred.

transpire. *Transpire* originally meant "to exhale." From a term in physiology, it was extended to the figurative sense of "to leak out." The word is still permissible if it means "to become known." It does not mean "to happen," and should never be so used. Say "It happened that the day was rainy," not "It transpired that the day was rainy."

Notice that *happen* is a much more indefinite term than *occur*. You naturally ask "When did death occur?" and "What happened?"

truth, veracity. *Truth* is a characteristic of a fact or a thing, but *veracity*, which is the capacity to tell or habit of telling the truth, is rather a characteristic of a person. Thus you may say "I know he is telling the truth, because of his reputation for veracity."

two. See *too*.

two first. *Two first* is backward—say the *first two*. WRONG: "The two first cars were permitted to pass." RIGHT: "The first two cars were permitted to pass."

typewriter, typist. A *typewriter* is either a machine which types something, or the person operating such a machine. The use of *typewriter* to mean the operator is more common in England than in the United States. *Typist* definitely conveys the idea of the person doing the typing, though it is not particularly common even as commercial cant. A *stenographer* is not merely a typist, but is able to take dictation in shorthand.

U

ugly. *Ugly* has several American colloquial uses, especially to mean "likely to cause trouble or loss," "unpleasant," or "disagreeable." COLLOQUIAL: "We are having ugly weather"; "He told an ugly story." CORRECT: "We are having some very unpleasant weather"; "He told me an unpleasant story"; "Billboards make our highways ugly."

unbeknownst, unknown. *Unbeknownst* is an awkward dialectical substitute for *unknown* or *without the knowledge of*. WRONG: "It all happened unbeknownst to me." RIGHT: "It all happened without my knowledge."

underhand, underhanded. *Underhanded* is an unnecessary form; *underhand* is usually correct and sufficient. Strictly, *underhanded* means "insufficiently provided with hands, or workers." *Underhand* means "clandestine," "secret," "sly," or perhaps "unfair or fraudulent." CORRECT: "Such underhand methods of doing business are not to be tolerated."

unique. *Unique* has a very precise meaning. That which is correctly called *unique* must be "the only one of its kind." Do NOT use *unique* to mean simply "rare" or "odd." CORRECT: "That geological formation is beyond a doubt *unique*"; that is, there is nothing else like it anywhere. Do NOT compare *unique*. Either a thing is *unique* or it is not; nothing can be *more unique* than anything else. Say *more unusual* or *more rare* instead. See *perfect*.

unless. See *without*.

up. *Up* is often unnecessarily added to verbs. SOME WRONG ADDITIONS: add up, open up, decorate up, dress up, etc. CORRECT: "Add this column of figures"; "Open the box carefully"; "We decorated the room hastily but prettily"; "He was dressed for the occasion." Of course, if *up* is necessary to the meaning, use it. CORRECT: "They passed slowly up the steps." In some colloquial uses, *up* is common and permissible, though really unnecessary, as to *start up*.

V

venal, venial. *Venal* applies to anything which may be obtained for money. A person is *renal* if he is willing to perform any task for which he is paid enough to make it "worth his while." *Venial* means "anything which may be forgiven or pardoned"; a *renal* sin is one in which monetary consideration plays an important part, but a *venial* sin is one which may be excused or forgiven. A *venial* error is trifling, of little consequence, and hence easily overlooked or ignored. In theological use, a *venial* sin is less deleterious than a *deadly* sin.

verdict. *Verdict* should not be loosely used for *opinion*. Strictly, a *verdict* is an official decision, as one rendered by a judge or jury. CARELESS: "My verdict is that the club should be disbanded." PRECISE: "My opinion is that the club should be disbanded."

very. *Very* is a much overworked word. It is a safe rule always to avoid the use of intensifying words except when they are really necessary. If you use a word like *very* without sufficient justification, you weaken its force, and then when you wish to say something emphatic, you find yourself obliged to seize upon makeshift intensives like *terrible*, *mighty*, and *awful*.

virtue, virtuosity. *Virtue* is excellence in general, merit of any kind. *Virtuosity* is great artistic skill, especially in music, from *virtu*, of Italian origin, meaning "love of art or artistic objects."

W

wait. See *await*.

want. *Want in*, or *want* followed by other prepositions, is insufficient to express the idea of *want to come in*. **WRONG:** "I hear the cat scratching. He probably wants in." **RIGHT:** "I hear the cat scratching. He probably wants to come in."

was you. *Was you* is a most objectionable **VULGARISM**. In English, always use the plural form of the verb with *you*, whether the pronoun refers to one person or more than one. **WRONG:** "Was you there?" **RIGHT:** "Were you there?"

washerwoman. See *female*.

way. *Way* is a colloquial shortening of *away*, in some usage. **WRONG:** "Go way, doggie." **RIGHT:** "Go away, doggie." **COLLOQUIAL:** "The others are away behind us." **BETTER:** "The others are far behind us."

ways. *Ways* is incorrect when preceded by an article or adjective which is singular. **WRONG:** "Go down this road a little ways." **RIGHT:** "Go down this road a little way."

we-all. *We-all* is a Southern dialectical pronoun that should not be used in literary writing, except when reproducing Southern dialect. When *we-all*, *you-all*, *we-uns*, and *you-uns* are used by native Southerners, they **ALWAYS** refer to more than one person. The idea of more than one person is there, even if only one person is speaking or is spoken to; the *we-all* includes not only "I" and "we," but anyone else who may be at home, or may be logically included in the family. If a Southerner says to you "How are you-all?" he is asking not only about *you* personally, but about your family or immediate relatives, whom he includes in his comprehensive *you-all*.

well. The use of *well* as a "pause filler" in speech should be avoided. **OBJECTIONABLE:** "We went down there and, well, you

can't guess what we found. Well, I'll tell you about it." BETTER: "We went down there, and you can't guess what we found. I'll tell you about it." See *good*.

Welsh rahhit, rarehit. See *rarebit*.

went. See *go*.

we-uns. See *we-all*.

what. See *but what*.

whence. *Whence* means "from what place." *From* should not be used with it. WRONG: "From whence came this man?" RIGHT: "Whence came this man?"

where. *Where* is frequently misused for *that*. WRONG: "Did you see the notice where Monday is a holiday?" RIGHT: "Did you see the notice that [or to the effect that] Monday is a holiday?"

where . . . at. See *at*.

whether. *Whether* should be used instead of *if* when there is a suggestion of "which one of two" or any hint of alternative. WRONG: "Who can tell if it will rain?" RIGHT: "Who can tell whether it will rain?" for the suggestion is "whether it will rain or not?"—a clear alternative.

while. *While* may be used in the sense of *although* or *though*. However, *while* usually has a sense of time, meaning "during the time when" or "at the time when." CORRECT: "While he is not disliked, he is certainly not popular" or "Although he is not disliked, he is certainly not popular." Do NOT use *while*, in the sense of *and*, to join co-ordinates. WRONG: "Here is the bacon, while there are the eggs." RIGHT: "Here is the bacon, and there are the eggs."

whilst. *Whilst*, commonly used in England, is RARE in America as a substitute for *while*.

who, whom. *Who* has almost superseded *whom* in COLLOQUIAL speech, though it is still UNGRAMMATICAL to say *who* when *whom* is required. *Whom* is the objective case of *who* and should be used when the pronoun is the object of a verb or of a preposition. WRONG: "To who am I indebted?"; "Who did the letter come from?" RIGHT:

"To whom am I indebted?"; "Whom did the letter come from?"
NOTE that *whom* can be used erroneously, when the pronoun is wrongly supposed to be the object of a verb. WRONG: "The people whom I feared would refuse, accepted gladly," for *whom* is not the object of *feared*—it is the subject of *would refuse*. RIGHT: "The people who I feared would refuse, accepted gladly." See *whose*.

who-all. See *we-all*.

wholesome. See *healthful*.

whom. See *who*.

whose. *Whose* is usually reserved for persons or for animals who are personified, but it may be used for things if *of which* is awkward. CORRECT: "Whose glove is this?"; "He lifted the heavy chest, of which the handles came loose in an instant." DO NOT confuse *who's* (the contraction of *who is*) with *whose* (the possessive of *who*). WRONG: "Whose going today?" RIGHT: "Who's [or *who is*] going today?"

why. *Why* is objectionable if continually inserted in speech. AVOID: "Why, I think so." In answer to a question, simply SAY: "I think so."

widow, widow woman. *Widow woman* is a gross ERROR. A *widow* is necessarily a *woman*, in ordinary usage. The term for a husband who has lost his wife is *widower*. Though Shakespeare used "widow lady," this is unacceptable today. *Widow man* is colloquial or dialectical; USE *widower* for the male sex.

will. See *shall*.

winters. See *days*.

wire. *Wire* is already common in England for *telegraph* or *telegram*, and is widely used in American business parlance. It is shorter and simpler, both as verb and noun, than the more precise words. PERMISSIBLE: "Please wire collect"; "I received your wire."

wireless. *Wireless* has been practically superseded in America by *radio*, a recognized shortening of the original *radiotelegraph*.

with. See *through*.

without. *Without* should not be substituted for *unless*. WRONG: "You'll be all right without you make a mistake." RIGHT: "You'll be all right unless you make a mistake." *Except*, in place of *unless*, is correct, but a trifle old-fashioned. PERMISSIBLE: "You'll be all right except you make a mistake."

witnoss. *Witness* is a pretentious substitute for *see*. POMPOUS: "I witnessed your tumble yesterday." GOOD TASTE: "I saw your tumble yesterday."

woman. See *lady*.

wood, woods. *Woods* is simply the plural form of *wood*, commonly used to mean a group of trees growing rather densely together. AVOID using a singular modifier with *woods*. Say "a wood" instead "a woods."

worst way. *Worst way* is an objectionable expression. WRONG: "I want a new dress the worst way." It is difficult to guess what the "worst way" to get a new dress might be! RIGHT: "I want a new dress very much."

would. See *should*.

would rather. See *rather*.

Y

years. See *days*.

you-all. See *we-all*.

yourn. *Yourn* is a VULGARISM for *yours*. WRONG: "This seat is yours." RIGHT: "This seat is yours."

yourself. *Yourself* is used erroneously as a substitute for *you*. WRONG: "We desire yourself and your wife to come to see us." RIGHT: "We desire you and your wife to come to see us."

yoose. *Youse* is an intolerable VULGARISM for *you*. *Youse guys* is an especially unpleasant and incorrect combination—use the colloquial *you fellows*, if you like, but NEVER SAY *youse guys*.

yoo-uos. See *we-all*.

DICTIONARIES FOR BUSINESS USE

This section of our MODERN BUSINESS ENCYCLOPEDIA is not a substitute for the dictionary. It is a supplement to the dictionary. It selects from the hundreds of thousands of words in the dictionaries those which are most likely to occur in the course of business, as in correspondence. They are business words, legal terms, and words connected with industry and finance. Effort has been made to limit the definitions to essentials. Many of the terms defined are given full treatment elsewhere in the book, and can easily be located through reference to the index.

KEY TO PRONUNCIATION

ä	as in män	ö	as in nöte, göld, rösm
ä	as in so'fä, ä bout', ä-coun'tä-ble, Cä-na'di-än	ü	as in tüb, zön (zün), coöp'le
ä	as in fä'ther, ärm	ü	as in rir'cüm-stänce, süb-mit', so-cü'-mä late
ä	as in Fr. pitto	ü	as in püre, läte, lewd (löd), ad-ven'-türe
ä	as in fäde, räun	ä	as in bürn, bürd (börd), earn (ärn), work (würk), cer'tain (sür')
ä	as in läre, chäur, nec'essär-y	öu	as in lööd
ä	as in lät	öu	as in lööl
ä	as in tel'ä-phon, nec'äs-sär-y, ä-lect'	ou	as in house, cow (kou)
ä	as in ev'är, dölar ('är), col'or ('är)	ü	as in Fr. üne, poi-tü'
ä	as in deed (död), äcid, ma-chine' (shén')	ü	as in Ger. Götthe, Fr. peu (pö), dö (dö)
ä	as in hère, dèar, biér	th	as in thin
ä	as in bit	th	as in then
ä	as in hab'tä-ble, pit'y ('y)	kh	as in Ger. ich (ikh)
ä	as in bite	kh	as in Ger. ach (akh), Scot. loch (lakh)
ä	as in ädd	N	as in Fr. n as in bon (boN)
ö	as in gailöp, big'öt, ä-cöm'mö-date		
ö	as in örb		

VOCABULARY OF BUSINESS TERMS

A

@, a symbol for at; as ten articles @ 59 cents used in stating prices, as in a bill
 abandonment (ä-bän'dün-mént), n. in marine insurance, the abandonment of property insured to the insurers
 abatement (ä-bät'mént), n. a deduction or rebate
 abeyance (ä-bä'äns), n. a state of suspension, as settlement of an estate is held in abeyance pending certain developments.
 abat., an abbreviation for abstract
 abstract of title (Äb'sträkt öv tít'l), a set of notes showing the history of transfers of ownership of real estate
 a/c, an abbreviation for account.

acceptance (Äk-sép'täns), n. endorsement of a bill of exchange by the person on whom it is drawn committing him to payment when due. the endorsement is written on the face of the bill, with the word 'accepted' accompanying the signature. the acceptor becomes responsible for payment in event of his failure to pay. the original maker of the bill is responsible, thus, the acceptance is a transaction between these two parties. see also bank or banker's acceptance, trade acceptance

acceptance supra protest (sü'prü prö'test), agreement to pay a note or bill after it has been protested, for the honor of the maker or an endorser.

acceptor (ák-səp'tér), *n* the person who by writing the word "accepted" and his signature on the face of a bill of exchange becomes responsible for its payment; an *acceptor for honor* is one who thus signs a bill of exchange to prevent protest against the original maker of the bill also acceptor.

accessories (ák-sés'ú-ríz), *n pl* parts or separate articles used with various kinds of machines or occupations.

accommodation paper (á-kóm-ú-dá'shún p'pér), a check, note, or other negotiable paper by which one person makes his credit available to another ordinarily done without profit to the one issuing the paper any endorsement by which responsibility is assumed in case of default is an *accommodation*.

accord and satisfaction (á-kórd' ánd áit-ísák'shún), offer and acceptance of one thing in place of another due.

account (á-kóunt'), *n* an itemized record of transactions, showing credits and debits.

accountability (á-kóun'tá-bíl-í-tí), *n* responsibility, state of being liable.

accountant (á-kóun'tánt), *n* a person who professionally analyzes accounts and business records, especially so as to show financial standing at a given time.

account current (kór'ént), an account carried continuously and not subject to periodical settlement; a running account, showing present standing.

accounting (á-kóun'tíng), *n* (1) the business of analyzing accounts, (2) an examination of a business or of an account designed to show how matters stand, as to call for an *accounting*.

account of sales (év sáiz), broker's or salesman's record of sales and selling expense.

account payable (pá'á-bl), an unsettled trade balance apart from bills, notes, drafts; see *bills payable*.

account receivable (ré-sív'á-bl), a trade account still open to settlement; see *bills receivable*.

accredit (á-kréd'ít), *v t* to give credit to.

accretion (á-kré'shún), *n* gradual increase of land through natural causes.

acrouch (á-króch'), *v t* to attempt to use power without authority.

accrue (á-krú'), *v i* to increase, to be due as profits.

accrued dividends (á-krúod' dív'í-dénds), loosely, any unpaid dividends; strictly, dividends are not due until specifically declared.

accrued expense (éks-péns'), charges incurred but not yet paid.

accrued income (ín'kúm), income that has been earned but has not yet been received.

accrued interest (ín'tér-ést), interest figured at a given time between the regular dates for payment when a security is sold at a stated price "plus accrued in-

terest," the buyer has to pay that price and the interest from the last interest date to the date of delivery; he is recompensed by receiving interest for the full term.

acct., an abbreviation for account.

accumulative stock (á-kú'mú-lá-tív stók), see *cumulative stock*.

acknowledgment (ák-nól'í-mént), *n* a receipt, formal recognition of an obligation or a payment; certification of a statement, in legal form.

acquittance (á-kwít áns), *n* release from an obligation.

actionable (ák'shún-á-bl), *adj* giving grounds for legal proceedings.

actionnaire (ák-ryó-nár'), *n* [French], the holder of shares in a stock company.

action on the case (ák'shún ón thé kás), a common-law form of action.

action agreement (ák'tív á-kóunt'), an account recording frequent transactions.

active stock (stók), an issue of stock currently figuring in market transactions, one for which there is a ready market.

act of God (ákt óv gód), a natural occurrence beyond human control, as an earthquake.

actuary (ák'tú-ár-í), *n* one who works out mortality tables as a base for insurance rates.

ad, adv., advt., abbreviations for advertisement.

addendum (á-dén'dúm), *n* something added or to be added.

addressee (ád-dré-sí), *n* the person to whom anything is addressed.

adjudicate (á-jú'dí-kát), *v t* to submit (a contested matter) to judicial settlement.

adjuster (á-jú'stér), *n* an agent who settles claims, as for insurance.

adjustment (á-jú'st'mént), *n* settlement of amounts to be paid or received by parties to a dispute over financial interests.

administer (ád-mín'í-s-tér), *v t* to manage, to settle, as an estate.

administratrix (ád-mín'í-s-trá-tér), *n* a person who directs the settlement of an estate, especially that of a person who died without leaving a will; *see administratrix*.

admiralty court (ád'ml-rál-tí kórt), a court having jurisdiction in maritime matters.

ad valorem (ád vá-lór'em), according to value; said of tariff duties; abbr *ad val*.

advance (ád-váns'), *n* a rise in prices or rates, a part payment made before due.

advances (ád-váns'éz), *n pl* money paid before goods are delivered to buyer, or sold by broker.

adventure (ád-vén'tér), *n* shipment of goods on shipper's own account; merchants keep a debit and credit account with each enterprise, as, *Adventure to Rio Janeiro*.

adventure in co. (ín kóm'pá-ní), shipment of goods at joint risk of shipper and consignee.

adverse possession (ăd-vûrs' pō-sûsh'ûn), possession of real property avowedly contrary to the claim of another person.

advice (ăd vîs'), *n.* mercantile information sent by letter called *letter of advice*.

affiant (ă-fi'ânt), *n.* one who makes an affidavit.

affidavit (ăf i-dă'vîs'), *n.* a statement made under oath and in writing.

affirmation (ăf-ēr-mă'shûn), *n.* a statement made before a court but not sworn to.

affreightment (ă-frăit'mēnt), *n.* the act of hiring a ship for transportation of goods.

agate line (ă'gîl lîn), unit of type measurement used in buying and selling space for advertising in newspapers one fourteenth of an inch in a column.

aggravation (ăg-ră-vă'shûn), *n.* anything that increases the seriousness of an offense.

aggregate (ăg-rê-găt), *n.* a total amount.

agent (ă'jēnt), *n.* a person engaged by a principal to represent him in a transaction; the agent's status is different from that of an engaged contractor in that the principal can be held responsible for the acts of his agent, whereas the contractor is responsible for his own actions.

agio (ă'jî-ō), *n.* percentage paid as premium for exchange of currency.

agiotage (ă'jî-ō-tîj), *n.* speculation on fluctuation of public securities.

agrarian (ă-grăr'i-ăn), *adj.* relating to land.

agrarianism (ă-grăr'i-ăn lîzm), *n.* the theory that land should be uniformly distributed.

agreement (ă-grê'mēnt), *n.* in business, an exchange of consents to a bargain or contract.

agi, an abbreviation for agent.

alimony (ăl'î-mō-nî), *n.* in divorce law, provision for support of a spouse.

aliquot part (ăl'î-kwot pâr't), a number contained within a larger number an exact number of times.

allegation (ăl-ă-gă'shûn), *n.* a rule for obtaining the proportion of ingredients in making mixtures, and the value of such mixtures.

allegiance (ă-lo'jāns), *n.* obedience and support due to the government.

allonge (ă-lûnj'), *n.* [French], a paper pasted on a note or bill of exchange to allow more endorsements than the bill has room for.

allotment ticket (ă-lôt'mēnt tik'ēt), an order for payment of wages to a seaman a family at stated intervals during the voyage.

allow (ă-lou'), *v. t.* to yield to another's profit, to concede, to discount.

allowance (ă-lou'āns), *n.* in business, a deduction from a total, as of a charge.

alloy (ă-loi'), *n.* [French, *à la loi*], a baser metal introduced in coinage the union of different metals; neither of the precious metals is used in absolute purity in coinage; gold is alloyed with silver or copper,

silver, with nickel, brass or copper; the proportion of alloy differs in different countries.

alluvion (ă-lû'vî-ôn), *n.* gradual increase of the shore of a stream.

amanuensis (ă-măn'ô-ăn-sîs), *n.* one who writes for another, making copies or taking dictation.

amercer (ă-mûr's'), *at* to fine to inflict a money penalty, the amount being fixed by a court.

amortize (ă-môr'tîz), *at* to cover, as a debt, or provide funds for, as purchase of machinery, through establishment of a sinking fund maintained by periodical deposits.

amotion (ă-mô'shûn), *n.* a turning away or removal.

amount gross (ă-mount' grôse), the total sum or aggregate.

amaut net (nêt), total sum less proper deduction for expenses discount, or charges.

amt., an abbreviation for amount.

anchorage (ăng'kēr-îj), *n.* a spot near shore where ships are in safety; holding ground.

ancient writings (ăn'shēnt rit'îngs), deeds thirty years old which may be admitted to evidence without proof.

ancillary receiver (ăn'sî lăr-î rê-sêv'ēr), an auxiliary receiver administering subsidiary properties in another State than that in which the receivership operates.

and interest (ănd in'tēr-êst), this term is used in bond sales to indicate that the purchaser pays the interest accrued to the time of the sale, in addition to the stated price.

anker (ăng'kēr), *n.* a foreign measure of about ten gallons.

annex (ă-nêks'), *v. t.* to take permanently, as to annex territory; fixtures are annexed to the freehold.

annual interest (ăn'û-ăl in'tēr-êst), interest due yearly, rather than at more frequent intervals.

and/or (ănd, ôr), this is used when the phrase applies either to both or to either one of the items listed, as "we can ship you the same boat with motor and/or sails". This means the boat can be had with motor and sails, with motor alone, or with sails alone.

annuitant (ă-nûit-tănt), *n.* the recipient of an annuity.

annuity (ă-nûit-tî), *n.* a sum of money paid yearly.

annul (ă-nûl'), *v. t.* to cancel, to make void, ineffective.

answerable (ăn'sêr-ă-bl), *adj.* responsible, liable.

Al (ă wûn), first class, best of its kind, in shipping registry, a first-class rating; numerals are prefixed to indicate whether the ship is built of steel or wood.

appellant (ă pēl'ânt), *n.* one who appeals, as from a court judgment.

appellate (ā-pēl'āt), *adj* pertaining to appeals, as an appellate court
application (ā-pīt-kā'shūn), *n* in insurance, the first step in obtaining a policy
apply (ā-plī'), *v t* to dispose of in a particular manner, as to apply funds in payment of a note
appraisal (ā-prāz'āl), *n* an estimate of the value of property or assets
appraise (ā-prāz') *v t* to examine and make an estimate of value
appraiser (ā-prāz'ēr), *n* an official who estimates value of property, especially of goods subject to import duties, or of real or personal property for purposes of taxation
appreciate (ā-prē'shī-āt), *v t* to raise in value
appreciation (ā-prē'shī-ā'shūn), *n* increase in value compare depreciation.
apprentice (ā-prēn'tīs), *n* a minor bound out to learn a trade, one learning by experience under the supervision of a trained worker or workers.
apprize (ā-prīz'), *v t* another form of appraise
appropriation (ā-prē-prī-ā'shūn), *n* (1) designation and setting aside of a sum of money for a specified purpose, as to make an appropriation for a new plant; (2) the sum thus designated, as to order an appropriation of \$25 000.
appurtenance (ā-pūr'tē-nāns), *n* something incidental to another
arbitrage (ār'bī-trēj), *n* purchase of securities or goods in one market for immediate sale in another market where the price is higher, such trading tends to level out price differences.
arbitration (ār'bī-trā'shūn), *n* settlement of disputed claims or accounts by arbitrators.
arbitration of exchange (ōv āks-chānj'), *n* in international business, the process of arriving at a mutual understanding as to rates of exchange in the currencies of different countries
arbitrators (ār'bī-trā-tērs), *n pl* disinterested parties called in to settle disputes.
archives (ār'kīvs), *n pl* state papers, records, charters, and other important documents
arrears (ā-rērs'), *n pl* sums due but not paid, as an overdue account is in arrears; a delinquent customer is in arrears
arson (ār'sūn), *n* the malicious burning of another's buildings.
article (ār'tī-kl), *n* the unit division of a document, as a constitution or a contract; a single piece of any kind of goods
articles of partnership (ār'tī-klā ōv pārt'nē-ship), *n* an agreement, in writing, by which partners define their purposes, their relations one to another in the enterprise, and the privileges and obligations of the individual partners

articles of war (ōv wawr), rules for the government of army and navy.
asking price (āsk'ing prīs), the price at which an owner is willing to sell, compare bid price
assay office (ā-ā' ōf'īs), a department of the United States Mint in which metals for coinage are tested and certified as to weight and fineness
assess (ā-sēs'), *v t* to levy a tax or share of expenses
assessed valuation (ā-sēs't' vāl-ū-ā'shūn), value placed upon property by an official assessor, as for determination of tax. It is commonly less than the true or market value
assessment (ā-sēs'mēnt), *n* (1) a charge against the owner of a property to cover a proportionate share of the cost of public improvements, as for street paving, sewer, water main, sidewalks, (2) demand upon owners of securities, in proportion to the amount of their individual holdings, for the purpose of raising new capital for the corporation issuing the securities. Most corporation securities are not subject to assessment, but bank stocks usually are. Owners of assessable stocks are commonly held responsible for debts of the institution if it becomes insolvent.
assets (ās'ets), *n pl* items of value possessed by an individual or a corporation, including not only real estate, machinery, stock in trade, and securities, but such intangibles as good will, and such rights and privileges as copyrights and patents; see frozen assets
assign (ā-jn'), *v t* to make over any property, as securities, insurance policies, etc., to another, especially to a creditor.
assignats (ās'jē-nāts), *n pl* paper money of France after the Revolution; it was never redeemed
assignee (ās-jē-nē'), *n* the person to whom any asset, as a contract, right, or security, has been made over.
assignment (ā-sēn'mēnt), *n* the making over to another of ownership or interest in any property or right. It may be made to an individual person, a corporation, or one's creditors in general. If acceptable to the creditors, in shares proportioned to the claims of each, it saves the cost of bankruptcy proceedings; but if it is not satisfactory to all the creditors, any of them may override the assignment by instituting bankruptcy action
assignment in blank (tn blānk), an assignment, as of bonds or shares of stock, in which the name of the new owner does not appear
assizes (ās-ēz'ēz), *n pl* [English], a criminal court for jury trials held from place to place
association (ā-sē-ā'shūn), *n* a body of men, a stock company; a society.

assortment (â-sôrt'mént), *n.* a quantity of goods varying in form, color, style, size, or price

assume (a-sûm'), *v. t.* to take over, as bonds of one company by another, as in case of a merger or a transfer of control

assumpsit (â-sûmp'sit), *n.* an action to recover damages for breach of contract

assurance (a-shûr'âns), *n.* nearly synonymous with insurance, an agreement to pay on a contingency *sure to occur*

at a premium (â t â prî'mî-ûm) at a price above par said of the price of a security

at par (pâr) at face value said of securities bought and sold

at sight (sit) upon presentation said of demand paper a draft payable of sight is to be paid whenever pre-sented not on a specified date

attachment (â-tâch'mént) *n.* (1) seizure of property or person by legal writ, (2) the writ authorizing such seizure

attest (â-têst') *v. t.* to bear witness to, to certify as true or correct

at the market (â t mâr'kêtt), term used in ordering a broker to buy or sell a security at its market price at a specified time, instead of naming a figure under or over which he shall not go

aturn (â-tûrn') *v. t.* to agree to become tenant to one to whom reversion has been granted

attorney (â-tûr'n), *n.* an agent, an officer of the court, a counselor

auction (awk'shûn), *n.* public sale to highest bidder

auctioneer (awk-shûn-êr), *n.* a person licensed to sell by auction

audit (aw'dit), *n.* examination of accounts to determine their accuracy and honesty, or to show the condition of a business

auditor (aw'dî-tôr), *n.* an official who checks claims and adjusts accounts

available assets (â-vâl'â-bl âs'êts), unencumbered resources that can be realized upon, either through sale or as covering for a new obligation

aver (â-vûr') *v. t.* to assert formally

average (âv'êr-ij), *n.* the mean value, medium quality, a fair sample

average down (down), to buy more shares of a security at a lower price than was paid for the first purchase, in order to reduce the average cost per share thus if 100 shares were bought at \$50 the investment would be \$5 000 another hundred shares at \$30 would bring the investment to \$8 000 for 200 shares, or \$40 per share

average of payments (âv pâ'mênts), method of finding the time when payment may be made of several sums due at different dates without loss to either party

average up (âp), to buy more goods or shares at a higher price, increasing the average payment per unit, in anticipa-

tion of a further advance in price and sale at a profit

avoid (â-void), *v. t.* in law, to nullify

avulsion (a-vûl'shûn), *n.* lands torn by the current from one estate and added to another

B

baby bond (bâ'bi bônd), a bond with face value of not more than \$100

back (bâk), *v. t.* to support, to finance *adj.* delinquent overdue

back order (ôrd'r), (1) an order for goods with instruction to hold for later delivery (2) part of an order of goods not deliverable because out of stock, with promise of future delivery

bad debt (bâd dêtt), a debt wiped off the books as uncollectible

bail (bâf), *n.* a surety for appearance, the amount pledged

badments (bâf ments), *n. pl.* goods delivered in trust against an obligation.

bat, an abbreviation for balance

balance (bâl'âns), *n.* (1) the difference between plus and minus sides of an account (2) the amount remaining unpaid on a bill, as you owe us a balance of \$39.57 also called *balances due*

balance account (â-louni'), an account made up of balances of different accounts; a brief summary of the state of a business

balance of trade (ôv trâd), excess of a country's exports over its imports (*favorable balance*) or of imports over exports (*unfavorable balance*) the terms *favorable* and *unfavorable* are based upon the flow of gold into or out of a country.

balance sheet (shêtt), a statement of assets and liabilities to show the standing of a business.

bale (bâl), *n.* a package of goods or produce

ballast (bâl'âst), *n.* weight used to steady a ship, in balance, loaded with ballast instead of cargo

banco (bâng'ku), *n.* the difference between bank value and current value of money

bank (bângk), *n.* an institution for deposit, discount and circulation

bankable (bângk'â-bl), *adj.* capable of passing at par at a bank

bank acceptance (âk-âp'tâns), acceptance of a bill of exchange by a bank or other credit-lending institution see acceptance

bank balance (bâl'ân-), the amount to a depositor a credit in a bank, the amount to which a bank or trust company is obligated to the depositor, and held subject to his order

bank bill (bâf), a bill of exchange which one bank draws upon another also called *banker's bill*

- bankbook** (bǎngk' bōōk), *n.* a book in which a bank enters a record of deposits, to be held by the depositor as a receipt on a checking account, the book cannot be transferred to another, but in some States, a savings bankbook can be transferred, changing ownership of the account.
- bank discount** (dis'kount), interest charged when a loan is made by a bank. It is deducted from the sum loaned when the money is handed to the borrower.
- bank draft** (drāft), an order by one bank for payment by another.
- banker** (bǎngk' ēr), *n.* a dealer in money, one entrusted with funds by others.
- banker's acceptance** (bǎngk' ērs āk-ēp-tāns), acceptance of a bill of exchange by a bank or trust company see acceptance.
- bank examiner** (ēg-sām' t-nēr), a State or Federal officer whose duty it is to make periodical surveys of a bank the Federal Deposit Insurance Corporation has wide power of control, through its examiners examinations are made especially as a safeguard against dishonest or incompetent acts of bank employees.
- bank holiday** (bōōl' t-dā), a period when banks are not open for business, in Great Britain, any legal holiday.
- bank hours** (ours), usually from 9 or 10 a. m. to 3 p. m.
- bank note** (nōt), a bank's promise to pay bearer on demand, at face value these notes circulate as money in 1935 the privilege of issuing such notes was greatly restricted.
- bank of deposit** (ōv dā-pōōz' t), any bank, and in most of the States, any trust company, which accepts deposits of money subject to order by check.
- bank of issue** (ish' ū), any bank empowered by law to issue notes for use as currency, in the United States, a Federal Reserve Bank.
- bank paper** (pā' pēr), bank notes or commercial paper which can be handled by banks, as notes subject to discount.
- bank rate** (rāt), rate of discount fixed for a system of banks.
- bankrupt** (bǎngk' rūpt), *n.* a person whose property is placed under legal control for the benefit of his creditors see bankruptcy.
- bankruptcy** (bǎngk' rūpt-ē), *n.* the condition of insolvency and of being subject to discharge of debts through administration of any existing assets through court action, whether voluntarily or through legal action by a creditor or group of creditors. bankruptcy proceedings can be instituted by creditors when a debtor can be shown to have concealed his assets or to have disposed of property in a manner beneficial to one creditor and injurious to another.
- bank statement** (-tāt'mēt), (1) a bank's public report of its condition; (2) a detailed report of financial condition given to a bank by an applicant for a loan.
- bank stock** (stōk), shares in a banking company, paid-up capital of a bank divided into shares.
- bar** (bār), *n.* a final defense, profession of law.
- bargain** (bār' gīn), *n.* an agreement of sale, an advantageous commercial transaction.
- barratry** (bār' ā-trī), *n.* (1) in maritime law, an act by a shipmaster hurtful to the owners of the vessel or its cargo, (2) in common legal use, repeated deliberate attempts to cause re-sort to the courts.
- barrel** (bār' ēl), *n.* a measure of capacity, containing 31 gallons, wine measure, 36 gallons, beer measure, 32 gallons, ale measure.
- barrel bulk** (bōōk), *m.* freight measurement, 5 cubic feet.
- barrister** (bār' ts-ēr), *n.* English name for a lawyer who practices in the courts.
- barter** (bār' tēr), *n.* exchange of goods without transfer of money, the swapping of one kind of goods for another.
- base court** (bās kōrt), an inferior court, not one of record.
- bazaar** (bā-āz'), *n.* [Turkish], a place of trade specially applied to shops for sale of fancy articles.
- bb., an abbreviation for barrel or barrels.**
- bbl.**, an abbreviation for bundle or bundles.
- B/E.** an abbreviation for bill of exchange.
- bear** (bār), *n.* (1) a person who views the business situation pessimistically, (2) specifically, a trader who gambles on prices going down, one who sells securities he does not own for future delivery at a certain price, counting on being able to buy the shares at a lower price before the delivery date.
- bearer** (bār' ēr), *n.* the unnamed holder of a check or draft, as pay to bearer.
- bear market** (mār' kēt), a period of sustained downward tendency in prices on stock or commodity exchanges. see covering, raid, short selling.
- Bedeaux system** (bē-dō' ēls'tēm), a method of measuring industrial work done by individuals, based on a standard unit of work-time named after Chas. Bedeaux.
- bench warrant** (bēnch wawr' ānt), order by a court that a certain person be brought before it.
- beneficiary** (bēn-ē-fish' t-ār-l), *n.* the payee of an insurance policy, or of a trust fund.
- bid and asked** (bid ānd āskt), this is a heading used in daily market reports in newspapers, giving the range between the prices offered by buyers and those demanded by sellers.
- bid in** (in), in an auction sale, to outbid others, in behalf of the owners, preventing sale at an unsatisfactory figure.
- bid up** (ūp), in an auction sale, to make

offers intended to lead to higher bids by others.

bill (bĭl), *n.* (1) an itemized statement of money owed for goods or services, presented as a request for payment, (2) any bill of exchange see **bill of exchange**, (3) a bank or treasury note, as a ten-dollar bill, (4) a promissory note, (5) in law, a formal accusation, as a true bill.

bill book (bĭl'k), *m.* bookkeeping the account kept of all notes, drafts, and bills of exchange.

bill domestic (dĭ-mĕ'stĭk), a bill of exchange payable in the country in which it is drawn.

bill foreign (fĕ'reĭn), a bill of exchange payable in another country.

billhead (bĭl'hĕd), *n.* a printed form on which a statement of indebtedness is written.

billing terms (bĭl'ing tĕrms) conditions, as of time and rate of discount, on which an order is accepted.

bill of adventure (bĭl'ĕd-vĕn'tĕr), writing signed by master of a ship which carries goods at the owner's risk.

bill of discovery (bĭl'ĕd-ĭs-kĕr-ĭ), an application to equity court to compel disclosure of facts.

bill of entry (ĕn'trĭ), a list of goods entered at the customhouse.

bill of exceptions (ĭk-sĕp'shĭnz), a written list of exceptions to a court's decisions.

bill of exchange (ĕks-chĕnj'), a draft see **draft** abbr **B/E, b. e.**

bill of health (hĕlth), official statement as to health conditions of a ship's crew and passengers.

bill of lading (lĭd'ing), an itemized list of the units of a shipment, signed by the carrier for the shipper's protection. abbr **B/L b. l.** see **order bill of lading**, **straight bill of lading**.

bill of parcels (pĕr'sĕls), an invoice.

bill of particulars (pĕr-tĭk'u-lĕr), specification of demands for which an action is brought.

bill of sale (sĕl), a legally formal paper attesting transfer of title to goods or chattels and safeguarding the buyer in his ownership thereof. abbr **B/S, b. s.**

bill of sight (sĭt), a form of customhouse entry, allowing consignee to see goods before paying duty.

bill rendered (rĕn'dĕrd), this expression is used when asking for payment of a bill previously presented in itemized form. "Henry Jones to John Smith, dr., as per bill rendered."

bills payable (bĭlz pĕ'ĭ-ĕl), outstanding instruments of indebtedness to others, as bonds and notes.

bills receivable (rĕ-sĕv'ĕ-ĕl), claims against others, in the form of notes and similar instruments of indebtedness.

bimetallic (bĭ-mĕ-tĕl'ĭk), *adj.* consisting of two metals, as gold and silver in coinage.

B/L, b. l. abbreviations for bill of lading.

blackmail (blĕk'mĭl), *n.* extortion by threat of scandal.

blank credit (blĕnk krĕd'it), permission to draw money on account, no sum being specified.

blank endorsement (ĕn-dĕr'sĕmĕnt), endorsement of a check or other commercial paper with signature only, which makes the paper payable to bearer, not to a named individual or his order.

blanket policy (blĕng'kĕt pŏl'ĭ-sĭ), an insurance policy covering many things, as a building and its furniture or machinery.

blockading (blŏk-'ĕd'ing), *n.* obstructing an enemy's ports.

blue laws (blŭ laws), laws that harshly restrict personal freedom.

blue-sky law (blŭ'skĕ' law), any law protecting the investing public against exploitation by promoters to whom "the sky's the limit."

board (bŏrd), *n.* a body of directors.

board feet (fĕt), unit of lumber measure one foot of length, one foot of width, one inch of thickness.

board of trade (bŏr' trĭd), a chamber of commerce or merchants' exchange, an association of businessmen to regulate matters of trade and further their interests, and for the settlement of differences between its members.

bona fide (bŏ'nĕ fĭ'dĕ), in good faith; made or done in good faith, genuine. used in English as an adjective, as a *bona fide* offer.

bonanza (bŏ-nĕn'zĕ), *n.* a rich strike of ore, any source of extraordinary gain.

bond (bŏnd), *n.* (1) see **in bond**, (2) instrument by which a corporation or government (city, county, state, or Federal) agrees to pay a sum of money at a stated time. bonds should be based upon real property or assured income, as government income from taxes they are regarded as a more conservative security than stock shares. they have coupons attached to the certificate, which may be either negotiable or registered in an individual name. they run for a stated term of years, and pay interest at fixed periods annual or semiannual.

bond creditor (krĕd'ĭ-tĕr), a creditor protected by bonds.

bonded debt (bŏn'dĕd dĕt), amount of indebtedness, as of a corporation or government, represented by outstanding issues of bonds, a long-term indebtedness, as distinguished from current indebtedness represented by short-term obligations, such as notes.

bonded goods (gŭdz), goods imported and stored, under pledge that duty shall be paid before the goods are taken out to be sold.

bonded warehouse (wĕr'hŏuz), buildings owned by persons approved of by the

- Secretary of the Treasury, and who have given bond or guarantee for the strict observance of the revenue laws used for storing imported merchandise until the duties are paid or the goods reshipped without entry
- bondsman** (bōnds'mān), *n.* one who gives security for the payment of money, performance of an act, or integrity of another
- bones** (bō'nūs), *n.* additional stock given to a purchaser of shares, as one share of common to each purchaser of a share of preferred; it represents a share in future earnings or bonus, or extra payment, is sometimes offered in an attempt to evade the usury laws
- book debts** (bōōk dēts), accounts on the books of record
- bookkeeper** (bōōk'kēp-ēr), *n.* one who keeps books of record for a business
- books closed** (bōōks klōzd), (1) the closing of the books of a corporation provides a period of adjustment during which the list of stockholders is checked to determine who is entitled to vote in a stockholders' meeting, after which the books are opened again to record transfers of shares, (2) the books are closed also when an issue of shares has been fully subscribed and no more orders can be taken
- book value** (vāl'ū), (1) the worth of stock or any asset as shown in the financial records of the company that issues or owns it, as distinguished from par value or market value; it reflects the amount of capital invested per share of the stock; (2) the value of a company's assets as carried on its books, distinguished from market value
- boom** (bōōm), *n.* a sudden speeding up of activity in business in general or in one particular field, as a boom in real estate
- bottomry** (bōt'ūm-rī), *n.* the financing of a merchant ship's voyage, with the ship itself pledged as security for a loan to be paid from anticipated profits
- bottomry bond** (bōnd), the mortgage of a vessel for sums advanced for the use of the ship
- bought-and-sold notes** (bōt'ānd-sōld' nōts), notes given by a broker to the seller and buyer respectively
- bounty** (boun'tī), *n.* a bonus or premium given to encourage trade
- boycott** (boi'kōt), *n.* agreement of buyers not to do business with a certain seller
- brand** (brānd), *n.* a trade-mark identifying a line of goods, a producer, or a distributor
- breach of trust** (brēch òv trūst), violation of a pledge; unfaithfulness to an obligation
- breadstuf** (brēd'stūf), *n.* any kind of grain, corn, or meal
- break in market** (brāk in mār'kēt), a sudden and extensive drop in prices checking an impetuous, overplayed rise
- breakage** (brāk'ij), *n.* loss due to breaking, compensation for goods broken in transit
- break bulk** (břilk), to open a package of goods in transit
- breaking in** (brāk'ing in), such violence as is necessary to constitute burglary
- bribe** (brīb), *n.* reward for betrayal of a trust
- brief** (brěf), *n.* a concise summary or statement of a case
- broker** (brō'kēr), *n.* one who buys and sells for others on commission, as a stock broker
- B/S, b. s.**, abbreviations for bill of sale
- bucket shop** (břk'ēt shōp), a broker's office dealing in stocks or commodities, in which customers' orders are recorded but not actually executed being played off one against another, with commissions collected on all orders; the broker is secured by margins (see margin) deposited with him and increased with every change of price; if the customer does not maintain his standing by new deposits, he forfeits his made payments; *bucket-shop business* is now outlawed in most States, and in some, the offices are treated by the police and courts as common gambling houses
- budget** (břd'žt), *n.* schedule, based on careful advance estimate of income, of expenditures over a given period, generally a year
- bull** (bōōl), *n.* (1) a person who views the business situation optimistically, (2) specifically, a trader in stocks who buys in anticipation of a rising market
- bullion** (bōōl'yūn), *n.* gold or silver for coinage, and generally in the form of bars or ingots
- bull market** (mār'kēt), a condition of sustained activity and rising prices in a stock market
- burden of proof** (břr'da òv prōōf), obligation of a party asserting a fact to prove it
- burglary** (břr'gl-rī), *n.* in common law, breaking into a house in the nighttime with felonious intent
- bushel** (bōōsh'ēl), *n.* a cylindrical measure, 18 inches in diameter and 8 inches deep inside; its capacity is 2,150 42/100 cubic inches
- business cycle** (bis'nēss sī'kl), a period in which business passes through a complete succession of phases, from prosperity through depression and back to prosperity
- buyer's option** (břr's òp'shūn), a buyer's privilege, when so stipulated in an agreement, to postpone completion of an order over a certain period but to demand delivery, should he so desire, on one day's notice at any time within that period

buy outright (bi out'rit), to pay full price for immediate delivery or delivery on a specified date distinguished from *buying on margin* see *margin*

C

calculate (kál'kú-lat), *v* to determine by reckoning to adjust by comparison

calendar year (kál'én-dér yér), twelve months beginning January 1 and ending December 31 distinguished from *fiscal year*

call (kaw) *n* (1) demand for payment (2) privilege of demanding fulfillment of an order at a given price within a stated period of time *v* to redeem, as an issue of bonds before maturity

callable (kaw-lá-bl), *adj* subject to call *v* especially of bonds issued with reservation of the right to redeem on or after a specified date in advance of maturity

call loan (lón) a loan payable on demand of the lender or at the will of the borrower commonly made by banks or brokers thus lending provides a profitable use for available funds and protects the bank against a shortage of cash

call money (mún f), money borrowed subject to the lender's demand for payment at any time within a stated limit

cancel (kán'sel) *v* to annul or erase often done by stamp or punch

c. & f. an abbreviation for cost and freight

capias (ká'pi-as), *n* a writ commanding a sheriff to take a defendant or a witness into custody

capital (káp'l tál), *n* money available for investment wealth used to finance production

capital goods (gúds), goods used productively instead of being consumed

capitalize (káp'l-á-l-iz), *v* to use as capital, to provide capital for

capital stock (stók), the aggregate amount invested in a stock company, total value of stock at par

capitation (káp'l-tá'shún), *n* a tax levied by polls

carat (kár'át) *n* a measure of weight for gold and precious stones

cargo (kár'go) *n* merchandise laden on a ship for transportation

carrier (kár'í-ér) *n* a person or firm that transports passengers or goods, or both, as a business see *common carrier*

carrying charges (kár'í-jag chár'jés), a percentage paid by a customer making deferred payments on his debt, to cover interest on the seller's money, costs of service, etc., as in purchase of stock on margin or of goods on the installment plan

carte blanche (kárt blá'Nab), a signed paper to be filled in as the holder may please

case (kás), *n* a box for holding goods or merchandise, in law, an action or suit

cash (kásh), *n* in New York Stock Exchange transactions, immediate payment for immediate delivery it contrasts with regular delivery on the next day after the order is placed, with buyer or seller's option of four to sixty days

cashbook (kásh'búók), *n* a book of entry for money paid in and out

cash discount (dís'kount), reduction of a bill by a stated percentage, as an inducement to the customer to pay within a stated time, as ten days or thirty days

cashier (kásh-ér'), *n* one who has charge of money a bank officer

cashier's check (kásh-érz' chék), a check drawn by a bank against itself and carrying the signature of the cashier used largely to provide depositors with New York funds

cash sale (sál), sale of goods for immediate payment or payment within 30 days

causation (kás-sh'ashún), *n* [French], act of annulling, reversal

catalogue, **catalog** (kát'ú-lóg), *n* a list of names, articles, etc., systematically arranged

caveat (ká'vó-kt), *n* a formal notice not to interfere with one's rights

caveat emptor (émp'tór), let the buyer beware a Latin phrase a motto of the New Deal was *caveat vendor*, let the seller beware (and keep within the law)

certificate of deposit (sér-tí-t-kít óv dé-pó'sít), a paper given by a bank acknowledging receipt of money to be held for the customer, subject to his demand, but not to be treated as a checking account the holder of the certificate is not regarded as a depositor

certified check (sér'tí-fid chék), a check stamped 'certified' by the bank against which it is drawn, with the cashier's signature, as a guarantee that the bank holds funds of the person drawing the check sufficient to cover it, and has set the money aside for that purpose the bank does not make itself responsible for payment, however, should the check prove to have been forged or raised

certified public accountant (púb'lik á-koun'tánt), an accountant who has a certificate of qualification for practice in a State abbr C P A

chamber of commerce (chám'bér óv kóm'ér), an association of merchants for the encouragement of trade see *board of trade*

chart (chárt), *n* a diagram, graph, or table showing related facts

charter (chár'tér), *n* a grant of rights in the conduct of business

charter party (pár'tí), a written contract for the hire of a vessel for a given voyage

chattel (chát'l), *n* any item of personal property except real estate

chattel mortgage (môr'gij), a lien on personal property, taken to secure a loan or to enable seizure and sale of property bought on the installment plan should the buyer default

cheap money (chêp mûn'), money to be loaned at low interest rates

check (chêk), n. a written order to a bank, by a depositor, to pay to a named person or to the bearer a stated sum out of the depositor's account if made out to a named individual, the check can be cashed by another person only if endorsed if made out to "bearer" or to "cash," it need be endorsed only by the one who presents it at the bank, no matter through how many hands it may have passed the bearer's signature operates as a receipt to the bank

check clerk (klûrk) one who examines accounts of other clerks, a bank clerk who enters up checks,

checking account (chêk'ing â-kount'), n. bank account subject to withdrawal of sums within the depositor's balance upon his order in the form of checks.

cheque (chêk), n. British spelling of check.

chg., an abbreviation for charge

chgd., an abbreviation for charged.

chooses in action (shôz'zâ in âk'shûn), personal property for which the right of action exists, but which has not been reduced to possession

c. i. f., an abbreviation for cost, insurance, freight; term used to indicate that these are included in the price named

circular (sûr'kû-lêr), n. a printed letter of advertisement.

circular note (nôt), a letter of credit for traveler's use

C/L, c. l., abbreviations for carload lot compare L/C/L or l. c. l., less than carload lot

class A (klâs â), a grade of stock between common and preferred

clearance (klêr'âns), n. passage of commercial paper through a clearinghouse, a customhouse certificate that a ship is free to leave

clearing (klêr'ing), n. (1) entering a ship at the customhouse and obtaining clearance, (2) in banking, exchange of checks and settling balances at the clearinghouse

clearinghouse (klêr'ing-hous), n. a meeting place where representatives of banks of a district assemble to balance their claims one against another, and to make settlement

clearinghouse balance (bâl'âns), the amount which a bank owes to the clearinghouse at the end of a day or is to receive from it in settlement of its part in the day's debits and credits

close corporation (klôs kôr-pô-râ'shûn), a corporation whose stock is owned and

controlled by only a few persons, as a family group

closed shop (klôzd shôp), a shop that employs only one class of workers, either those who are or those who are not members of unions

c/o, an abbreviation for in care of

C. O. D., c. o. d., abbreviations for cash on delivery or collect on delivery

collateral (kô-lât'êr-âl), n. property, such as securities pledged by a borrower to protect a lender

collateral note (nôt), a note given by a borrower to a lending bank, stating the terms of deposit of security on the loan, to protect the bank against the borrower's possible attempt to sell the pledged security,

collector (kô-lêk'têr), n. one authorized to receive money for another chief officer of a customhouse

com., an abbreviation for commission

commerce (kôm'mêrs), n. extended trade or traffic

commercial agency (kô-mûr'shâl â'jên-si), an organization which serves subscribers with information as to the financial standing and credit rating of individuals and corporations engaged in business. Dun and Bradstreet, Inc., of New York, is the foremost such agency in the United States

commercial paper (pâ'pêr), negotiable instruments, such as drafts and notes, issued by business houses a large brokerage business is done in the notes of houses known to be reliable

commission (kô-mish'ûn), n. a percentage paid to an agent for services in a transaction

commission broker (brô'kêr), one who buys or sells on commission

commissioner of deeds (kô-mish'ûn-êr ôv dedz), an attorney or notary authorized to take acknowledgment of deeds in a foreign state

commission house (hous), a firm that handles transactions, as purchase or sale of securities or goods, for others, on a percentage basis

common carrier (kôm'ûn kâr'i-êr), a person or company engaged in the business of transporting passengers or goods, or both railroads, ships, ferries, streetcar lines and bus lines, airlines, and trucking systems are common carriers each State regulates their operation within its own boundaries, and the Federal Interstate Commerce Commission fixes rates and rules for operation across State lines this supervision is exercised in the interest both of the carriers and of the public.

common law (law), the unwritten law based on established custom

common stock (stôk), stock which does not carry the privileges granted to holders of

- preferred issues, and which shares in the profits of a business only after the claims of the preferred have been satisfied income on preferred stock is usually a fixed percentage of par or face value, that on common stock is proportionate to earnings and may be very high or nothing at all; there is no rigidly fixed arrangement as between the two kinds of stock the conditions of each issue are set forth on its certificates
- company** (kūm'pā-nī), *n* an association in business, a joint-stock concern
- composition** (kōm-pō-sī'shūn), *n* a payment by a debtor of a percentage of his debts as settlement in full
- compound interest** (kōm'pound in'tēr-ēst), interest paid on principal and on accrued interest
- confirmation of order** (kōn-fēr-mā'shūn ōv ōr'dōr) written acknowledgment of a sale when goods are sold by word of mouth
- consideration** (kōn-sīd-ēr-ā'shūn), value received a bonus
- consignee** (kōn-sī-nē'), *n* the person to whom a shipment of goods is addressed
- consignment** (kōn-sī-nmēnt), *n* (1) an order of goods shipped, (2) commitment of goods, especially to an agent or distributor, for sale see on consignment
- consignor** (kōn-sī-nēr), *n* one who ships goods, as to an agent or distributor, the maker of a consignment
- consolidation** (kōn-sōl-id-ā'shūn), *n* the joining of two or more business houses under one management technically distinguished from a merger in the details of financing and reorganizing
- consols** (kōn'sōls), *n* pl funded government securities of Great Britain abbreviation for consolidated annuities
- consortium** (kōn-sōr-sī-ūm) *n* a combination (international) to help finance a distressed nation
- consul** (kōn'sūl), *n* a representative of one country in a port of another to protect trade interests and the rights of seamen and other citizens
- consulage** (kōn'sūl ī), *n* duty paid by merchants for protection of commerce abroad
- contraband** (kōn'trā-bānd), *n* prohibited goods or merchandise, smuggled goods
- contraband of war** (ōv wāw), goods which neutral ships are forbidden to carry to belligerents as munitions or arms
- contract** (kōn'trākt), *n* a formal agreement, as for supply of goods or doing of work
- contractor** (kōn-trākt'ēr, kōn'), *n* one who engages to do certain work or furnish goods at fixed rates, a public supply agent
- controlling interest** (kōn-trōl'ing in'tēr-ēst), the owning or holding by proxy of enough of a corporation's shares to carry a decisive vote in a meeting of the stockholders
- convertible** (kōn-vūr'tī-bl), *adj* of bonds, subject to surrender in exchange for stock, either by act of the issuing company or of the holder, or required under certain stated conditions
- conveyance** (kōn-vā'āns), *n* a written instrument by which property is transferred, a deed
- cooperage** (kōöp'er-ij), *n* a charge for putting hoops on casks or barrels
- copying press** (kōp'ī-ing prēs), an instrument for taking impressions from damp paper
- corner** (kōr'nēr), *n* control of the market for a security or commodity, as wheat, through acquisition of a major part of the supply
- corporation** (kōr-pō-rā'shūn) *n* a group of persons legally empowered to act as a single personality in business
- cost and freight** (kōst ānd frēt), a term of sale indicating that transportation charges will be paid by the seller
- costs** (kōsts), *n* pl money allowed the winner of law, to be paid by the loser, as compensation for legal and official charges
- counterentry** (koun'tēr-ēn-trī), *n* an entry in a contrary sense
- countersign** (koun-tēr-sīn'), *v* i to place an additional signature on
- countinghouse** (koun'ting-hous), *n* an office where business books are kept
- coupon** (kōū'pōn), *n* a certificate attached to a bond representing interest due on a certain date
- court of equity** (kōrt ōv ēk'wī-tī), a court having a chancery or equity jurisdiction, it is not limited by the common law
- cover** (kōv'ēr) *v* i to buy securities or commodities, after a short sale in order to make good on a contract of future delivery see short selling
- C. P. A.**, an abbreviation for certified public accountant
- cr.**, an abbreviation for credit
- craft union** (krāft ūn'yūn), a labor union composed of workers belonging to a particular trade also called *horizontal union*
- credit** (krēd'it), *n* (1) the amount to which one can borrow, (2) one's standing as a responsible debtor, as his *credit* is good, (3) an item in one's favor, in an account contrasts with *debit*
- credit instrument** (in'strōd-mēnt), a paper (aside from paper currency) acknowledging obligation to pay, as a check or draft, a note, a bond coupon, etc
- credit man** (mān) an employee who investigates the responsibility of customers and fixes the amount of credit to which they are entitled
- crédit mobilier** (Fr. krā-dē' mō-bē-lyā',

Eng kréd'it mó-bí'l'yér), an association intending to buy up and conduct railroads or other companies on limited liability principles in this country, the most noted was the Credit Mobilier company of the Pacific Railroad

creditor (kréd'it-ér), *n* one to whom money is owed opposite of *debtor*

credit standing (stánd'ing), status of a person or firm as a trustworthy debtor, with ability to command credit

ctge., an abbreviation for cartage

cumulative preferred stock (kú'mú-lí-tív prê-fúrd' stók), a stock on which successive unpaid dividends accrue and have to be paid before any dividend can be paid on the common stock

corbstone broker (kúrb'stôn brô'kér), a broker not a member of the regular stock exchange

currency (kúr'ên-ē), *n* the circulating medium of a country

current (kúr'ēnt), *adj* passing freely, now running, as current accounts

current assets (lās'ēts), resources that can be converted into cash quickly and easily

current expenses (ēks-pēn'sēs), day-to-day costs of doing business

current liabilities (lī-ā-bí'lí-tí-ē), obligations attendant upon the day-to-day conduct of business, such as wages

customary law (kús'túm-ār-l law), practices which have become law through the long usage of the mercantile world

customhouse (kús'túm-hous), *n* a government office where duties are collected and ships' clearance papers are issued

customhouse broker (brô'kér), one who makes a business of clearing goods and ships for others

customhouse entry (ēn'trí), a statement made and fees paid in clearing a ship

cut a melon (kút ā mēl'ūn), to declare an extra dividend, or an extra-large dividend, in cash or stock, as a means of distributing a surplus

c. w. o., an abbreviation for cash with order.

cwt., an abbreviation for hundredweight.

cycle (sík'l), *n*, see business cycle.

D

-damages (dám'j-ēz), *n pl* money paid in compensation for injury done to another.

dating (dāt'ing), *n* extending the period of credit by considering a transaction as made at a later date than that at which it actually was made.

daybook (dā'bōók), *n* the second book in which each day's transactions are entered.

-days of grace (dāz ōv grās), three extra days

after the maturity of an obligation, during which payment can still be made without penalty or forfeit a practice no longer in general observance

debase (dē-bās'), *v t* to lessen in value, as to debase coinage

debenture (dē-bēn'tūr), *n* a certificate of indebtedness

debenture bond (bōnd), *n* bond not secured by a lien on property of the issuing corporation or backed by any security except the corporation's general assets and good faith

debit (dēb'it) *n* entry, in an account, of an item owed contrasts with *credit*

debtor (dēb'tér), *n* one who owes

deed (dēd), *n* a paper in legal form conveying ownership of real estate

de facto (dē fák'tō), in fact, actual distinguished from *de jure*

defalcate (dē-fál'kāt), *v i* to embezzle

default (dē-fawlt'), *v i* to fail to meet an obligation

defendant (dē-fēn'dānt), *n* in law, the one against whom a claim or charge is made.

deferred dividend (dē-fúrd' dīv'ī-dēnd), a dividend on cumulative preferred stock not paid when due but permitted to accrue

deficit (dēf'it-ē), *n* a shortage, especially of money, as caused by excessive expenditure, the amount by which available funds fall short of meeting needs as originally estimated in making up a budget

de jure (dē jōr'ē), by right distinguished from *de facto*

del credere (dēl kréd'ē-rē), [Italian], extra commission given an agent in consideration of his warranting the solvency of the purchaser.

demand (dē-mānd'), *n* a claim for payment

demand deposit (dē-pōz'it), a deposit in a checking account, subject to withdrawal at any time

demurrage (dē-mūr'j), *n* charge against a shipper for holding a common carrier's conveyance, as a ship or a railroad car, beyond the time named in the agreement for transportation.

deposit (dē-pōz'it), *n* a sum of money entrusted to a bank for safekeeping, subject to withdrawal on order, under conditions that vary with the kind of bank: see demand deposits, time deposits

depository (dē-pōz'it-āt-ī), *n* one with whom something of value is placed for safekeeping also written *depository*

depositor (dē-pōz'it-ēr), *n* one who maintains an account with a bank by placing money in its care, subject to his order.

deposit slip (slip), the printed form supplied by a bank on which the depositor

- makes an itemized statement of each deposit
- depot (dō'pō) *n* a place of storage, a warehouse a railway station
- depreciation (dē-prē-shī-ā'shūn) *n* decrease in the value of property, especially from ordinary wear and tear
- depression (dē-prē'shūn) *n* a period of dull business opposite of boom
- derehict (dē-rē-īkt), *n* a ship or cargo abandoned at sea
- deterioration (dē-tēr-i-ō-rā'shūn), *n* a lessening in value
- deviation (dē-vī-ā'shūn), *n* the departure of a ship from her regular course to stop at other ports
- devisor (dē-vī-zēr), *n* one who makes a bequest
- directors (dī-rēk'tērs), *n pl* the managers of a stock company
- discharge (dīs-chārg'), *v i* to pay a debt to unload a ship
- discount (dīs-kount), *n* (1) interest deducted from the principal of a loan when the loan is made to discount a note is to buy it before maturity, deducting interest in advance (2) a price reduction allowed for cash or early payment, (3) the amount by which a security sells under face or par value a hundred-dollar preferred stock certificate sold for \$97 is sold at a discount of 3 per cent
- discount broker (brō'kēr), one who lends money on notes or bills
- discount rate (rāt), percentage at which commercial paper is discounted by the banks
- dishonor (dīs-ōn'ēr), *v i* to refuse to accept or pay a draft or bill of exchange
- display (dīs-plā') *n* in advertising use of white space color, unusual type attention-attracting make-up, prominent position, etc
- dissolution (dīs-ō-lū'shūn), *n* the breaking up of a partnership
- dividend (dī-vī-dēnd) *n* a sum of earnings or surplus profits distributed by a corporation among owners of its securities in proportion to the amount held by each see stock dividend
- do., an abbreviation for ditto
- dockage (dōk'ū), *n* use of a dock, the charge for such use
- docket (dōk'ēt), *n* a court schedule, a bill tied to a bundle of goods
- dollar exchange (dōl'ēr ēks-chāng'), bills of exchange, drawn in other countries upon American banking houses and payable in United States money
- domestic exchange (dō-mēs'tīk), issuance and acceptance of bills of exchange within the United States chiefly in the form of bank drafts on Federal Reserve banks
- donee (dō-nē), *n* one to whom something is given
- double entry (dūbl' ēn'trī), a style of book-keeping in which each transaction is entered as an item of credit in one account and of debit in another
- double-name paper (nām pā'pēr), a negotiable paper with an additional endorsement called for by the bank
- double taxation (tāk-ā'shūn), taxation of one person or property by two governments, as State and Federal, or by two States, as where a man lives in one State on income derived from property in another State
- dr., an abbreviation for debtor
- draft (drāft), *n* a written order by which one person directs another to pay a certain sum to a third person, charging it to the maker of the draft
- draw (draw), *v i* to make a draft, to call for funds
- drawback (draw'bāk), *n* an allowance or return of duties paid at the custom-house
- drawee (draw-ē'), *n* the person on whom a draft is drawn
- drawer (draw'ēr), *n* the person who writes (draws) a draft
- drawing account (draw'ing ā-kount'), an account showing advances of money, as to a salesman against his salary and commissions
- drayage (drā'g), *n* charges on goods hauled by a dray, cartage
- drop shipment (drōp ship'mēnt), an order for which the goods go to the retailer direct from the factory but the bill comes to him from the distributor
- dry goods (dri gōōds), commercial name for textile fabrics
- due (dū) *adj* owing that which is owed
- due bill (bīl) a paper given to a customer who returns ordered goods, granting him credit for the amount against a future purchase
- dun (dūn) *v i* to press for payment
- danage (dūn'g), *n* loose articles of a cargo, loose material laid on the bottom of the ship's hold to raise goods and prevent injury by water
- duplicate (dū-plī-kāt), *n* a copy, a second article of the same kind
- dareess (dū'rēs, dī-rēs'), *n* confinement, restraint compulsion
- duties (dū'tīs), *n pl* taxes levied by a government on exports or imports

E

- ea., an abbreviation for each
- e. and o. e., an abbreviation for errors and omissions excepted used in financial

- statements to free the maker from responsibility other than that for fraud
- earnest money** (ār'nĕst mŭn'), money paid down when an agreement is made, as evidence of good faith and to bind the bargain
- earnings** (ār'nĭngs), *n pl* money received in payment for work done or services rendered
- easement** (ēz'mĕnt), *n* a right to certain uses of another's land, as of passage over it to a highway
- economics** (ē-lō-nōm'iks), *n* science of production and distribution of wealth
- e. e.**, an abbreviation for errors excepted
- effects** (ē-fĕk'ts'), *n pl* property, goods on hand, the possessions of a firm
- ejectment** (ē-jĕk't'mĕnt), *n* dispossession of houses or land, a forcing out
- ell** (ĕl), *n* a measure of length, 1 yard, 9 inches
- embargo** (ēm-bār'gō), *n* a government decree against shipping, as of war munitions, an order against the handling of certain kinds of shipments, as by a railroad
- embezzle** (ēm-bĕz'l), *v t* to use as one's own another person's money, entrusted to one for safekeeping
- emolument** (ē-mōl'ū-mĕnt), *n* pay or profit from work or office
- emporium** (ēm-pō'rĭ-ŭm), *n* a commercial city, a place of trade
- endorse** (ēn-dōrs'), *v t* to place a signature on the back of a paper, as a check or note, in order to cash it or to assume responsibility for its payment
- endorsee** (ēn-dōr-sē'), *n* one to whom a note or check is made over through endorsement by its holder.
- endorsement** (ēn-dōrs'mĕnt), *n* the writing on the back or face of a paper, as a name, receipt, order, etc. an *anomalous endorsement* is one by a party not named on the face of the check or note; a *restrictive endorsement* is one that definitely indicates the use to be made of the paper, as "Pay to X as agent," with the maker's signature; a *special endorsement* is one designating the party to whom or to whose order payment is to be made; *endorsement without recourse* is a form of endorsement in which the words "without recourse" are written over the signature, constituting a refusal to assume responsibility for payment should the maker default.
- endowment** (ēn-dou'mĕnt), *n* a fund to provide permanent income for the beneficiary, as a college or hospital
- engrasser** (ēn-grās'ēr), *n* one who takes the whole of a line of goods, a forrestaller, one who corners the market on commodities, an ornamental penman
- engrossing clerk** (ēn-grōs'ing klĕrk), a copyist, a copying clerk.
- entail** (ēn-tāl'), *v i* to restrict an estate to a specified line of heirs; *n* a condition of being thus restricted, or an estate under such restriction
- entrepôt** (āN-trĕ-pō'), *n* [French], a place where goods are deposited without paying duty, to await transportation elsewhere, a free port
- entry** (ēn'trĭ), *n* (1) an item of record in an account, (2) the officially recognized and recorded arrival of a ship or goods at a port
- e. o. m.**, an abbreviation for end of month
- equity** (ēk'wĭ-tĭ), *n* (1) a body of laws supplementary to statute law, designed to correct injustices due to legal technicality, (2) a participation in property values as the share of a part owner
- equity of redemption** (ēv re-dĕmp'shŭn), a mortgagor's right to redeem by paying principal and interest
- escheat** (ēs-chĕt'), *n* reversion of property to the state through absence of heirs; *v i* to be forfeited to the state through lack of heirs
- escrow** (ēs-krō'), *n* an instrument, as a deed or bond, handed to a third party, to be turned over by him to the grantee named in it upon fulfillment of some specified condition, removing the property from control by the grantor but effecting no transfer of title until the condition has been fulfilled
- estoppel** (ēs-tōp'ĕl), *n* preclusion of a person from asserting a fact or doing an act inconsistent with previous acts or declarations
- even date** (ē'vŭn dāt), the same day, as your letter of *even date*
- evict** (ē-vĭkt'), *v t* to dispossess and expel by legal process
- evidence** (ē'vĭdĕns), *n* means of proof, anything that supports a claim or helps prove a charge; technically distinguished from *proof*, which is the result of effective evidence, and *testimony*, which is a statement of evidential facts or beliefs
- examiner** (ēg-zām'ĭn-ēr), *n* a customhouse officer who compares goods with invoices
- excess profits tax** (ēk'sĕs prōf'ĭts tāks), a tax upon profits exceeding a stated percentage of capital stock
- exchange** (ēks-chānj'), *n* (1) settlement of balances between debits and credits, as in a clearinghouse, (2) a similar adjustment, on paper, without transfer of gold, in settlement of accounts between traders in different countries, (3) conversion of money of one country into that of another, with adjustment between the values of the two, (4) a place where merchants or brokers assemble to trade, as a cotton *exchange*; a stock *exchange*.
- exchange broker** (brō'kĕr), a broker who negotiates foreign bills of exchange

archequer (Ēks-chĕk'ĕr), *n* a national treasury, especially, the British treasury

arcise tax (Ēk'sis tĕks), a government tax on goods made and sold within its domain, as the Federal taxes on domestic liquors, automobiles, cigarettes, etc differentiated from customs duties, or tariffs on imported goods

as dividend (Ēks dĭv'ĭ-dĕnd), without dividend, the seller, as the owner of record to receive the dividend paid during a period of closed books in the course of which the transfer was effected

ascute (Ēk'sĕ-kŭt), *vt* to carry out, fulfill, perform, as to execute an order for purchase or sale of securities

ascuted (Ēk'sĕ-kŭt-ĕd), *adj.* finished, accomplished in legal form

executive (Ēg-ĕk'ŭ-tĭv) *n* (1) a person who administers or directs as in a business office a manager (2) the administrative head or department of a government

executor (Ēg-ĕk'ŭ-tĕr), *n.* one who administers an estate seeing that its provisions are fulfilled according to the deceased person's intention *see executor*

executory (Ēg-ĕk'ŭ-tĕr-ĭ), *adj* to be performed in the future

executrix (Ēg-ĕk'ŭ-tĕrĭks), *n.* feminine form of executor

exhibit (Ēg-ĕb'ĭt), *n* a voucher or document presented in court, a transcript of ledger balances

ex officio (Ēks ō-fĭsh'ĭ-ō), by virtue of holding an office as the president of a company may be a member of a committee, *ex officio* also used as an adjective, as an *ex officio* member

ex parte (Ēks pĕr'tĕ) having to do with one side only, as an action by one party to a law suit without notice given to the other party

export (Ēks-pōrt'), *vt* to send goods to a foreign country

export duty (dŭ tĭ), a tax imposed on exports

exporter (Ēks-pōr'tĕr), *n* one who exports

exports (Ēks-pōrts), *n pl* the goods or merchandise exported

ex post facto (pōst fĕk'tō), acting backward retrospective an *ex post facto* law is one that can be applied to offenses charged as occurring before the law's enactment

express (Ēks-prĕs'), *vt* to transmit with celerity

expressage (Ēks-prĕs'ĭ), *n* charge for transportation of goods by express

express company (ĕm'pĭ-nĭ), a corporation engaged in the business of transporting goods and money from one place to another more quickly than can be done by sending as ordinary freight

express money order (mŭn'ĭ ōr'dĕr), a

money order issued by an express company, to be cashed at any of its offices.

ex rights (rĭts), without rights said of a sale of stock not including such privileges as that of subscribing for additional shares at a stated price

extension (Ēks-tĕn'shŭn), *n* allowance of time for payment to a debtor, carrying out items of a bill or account

external loan (Ēks-tŭr'nĕl lōn), an issue of bonds for buyers in other countries, often made payable in currency of the country in which the bonds are sold distinguished from a domestic or internal loan

extortion (Ēks-tōr'shŭn), *n* act of obtaining, by force or threat, money not rightfully due

extradition (Ēks-trĕ-dĭ'shŭn), *n* surrender of an accused person by one authority to another.

F

face of bill (fĕs ōv bĭl), face value

face value (vĕl'ŭ), the sum named in a financial paper such as a bond, note, check, or other obligation to pay it may be higher or lower than actual market value

facsimile (fĕk-sĭm'ĭ-lĕ), *n* an exact reproduction or duplicate

factor (fĕk'tōr), *n* an agent

factorage (fĕk'tōr-ĭ), *n* commissions allowed to factors

facture (fĕk'tōr), *n* an invoice or bill of goods

failure (fĕl'ŭr), *n* bankruptcy

fair (fĕr), *adj* of average quality; above middling

fall (fawl) *n* a decrease in price or value

false pretense (fawl prĕ-tĕns'), misrepresentation with deliberate intent to deceive and mislead

fancy goods (fĕn'sĭ gŭds), light fabrics, ribbons, laces, etc

fare (fĕr), *n* a charge for passage.

farm loan bank (fĕrm lōn bĕnĕk) a member bank of the Federal Farm Loan system set up in 1916 to make loans to farmers on first mortgages and supported through purchase of its stock by the Federal Government and local associations of farm owners

F. A. A., an abbreviation for free alongside ship a term of sale guaranteeing delivery at shipside without addition to the price agreed upon in sale of the goods

Federal Reserve bank notes (fĕd'ĕr-ĕl rĕ-zĕrv' bĕnĕk nōts), currency, retired by Act of Congress in 1935, issued by the Federal Reserve banks these notes were backed by deposit of certain United States bonds with the Treasury.

Federal Reserve notes, currency issued by the banks of the Federal Reserve system, secured by a gold certificate reserve of

- not less than 40 per cent of the face value of the notes the amount to be issued at any time is fixed by the Federal Reserve Board
- Federal Reserve ratio** (rā'shō), the percentage of total liabilities (notes and deposits) represented by gold certificates backing the notes issued by a Reserve bank
- fee** (fē), *n.* (1) a charge for professional services, as a lawyer's *fee*, distinguished from salary and commission, (2) a charge fixed by law for privileges, as a license *fee*, (3) charges for service, as club *fees*
- fee simple** (fē'sim'pl), absolute ownership, ownership of property without limitations of heirs to whom it must descend distinguished from *fee tail*, which limits the inheritance
- felony** (fē'lō-nī), *n.* an offense against the law, more grave and more severely punished, than a misdemeanor
- fiat** (fī'āt), *n.* an authoritative decree
- fiduciary** (fī-dū'shi-ār-i), *n.* a trustee of an estate or director of a corporation; a person engaged in a confidential financial capacity, as an agent
- file** (fil), *n.* (1) an orderly arrangement of papers for ready reference, (2) a book, box, or series of boxes or drawers in which papers are kept *v.t.* to place on or in a file, as *to file a letter*
- finance** (fī-nāns'), *n.* the science of money management
- fire insurance** (fīr in-shūr'āns), indemnity against loss by fire
- firm** (fīrm), *n.* a business partnership recognized in the law as an entity apart from its individual members compare corporation *adj.* holding steady, not fluctuating said of prices, as in the stock market
- first-mortgage bond** (fīrst'mōr'gū bōnd), a bond secured by a mortgage on part or all of a business property and having priority over other liens
- fiscal year** (fīs'kāl yēr), any twelve-month period used in accounting; that of the United States Government ends June 30
- fixed charges** (fīkst chār'jā), business costs determinable in advance, as allowance for depreciation of plant, rent, insurance, taxation
- flat** (flāt), *adj.* at market price without added interest. used as a stock-market sales term
- float** (flōt), *v.t.* to launch, place on the market, as an issue of stock
- floating** (flōt'ing), *adj.* not funded said of a debt, not set aside by holders as a permanent investment but held for speculation and frequently changing hands in the market said of stock
- flotsam** (flōt'sām), *n.* wreckage of ship or cargo, floating on the sea
- fluctuate** (flūk'tū-āt), *v.i.* to go up and down as prices
- f. o. b.**, an abbreviation for free on board used to indicate that the seller provides transportation from the factory to steamship or railroad cars, after which the buyer pays all carriage charges
- forced sale** (fōrst sāl) sale of property, on legal order, to satisfy creditors' claims
- foreclosure** (fōr-klē'shūr), *n.* a legal action for sale of mortgaged property to enable the mortgagee to recover his loaned money in case of default by the mortgagor if the sale realizes more than the claim, the surplus goes to the holders of secondary liens, if there are none, it is paid to the mortgagor foreclosure sales may also be held on pledged property other than real estate, and by a government, local, State, or Federal, for unpaid taxes on land and buildings
- foreign bill** (fōr'in bīl), a bill of exchange payable abroad
- forestall** (fōr-staw'), *v.t.* to buy up goods before the regular time of sale, to bring about an increase in the price of provisions
- forgery** (fōr'jēr-i), *n.* a false or altered signature with intent to defraud
- form letter** (fōrm lēt'r), a letter of which numerous copies are made and sent to a list of persons
- forwarder** (fōr'wōrd-ēr), *n.* a merchant or agent who transmits or forwards goods
- fractional currency** (frāk'shūn-āl kūr'ēn-sī), coins of less than a dollar face value
- franchise** (frān'chīz), *n.* right to operate a business in public service, granted by a government, as a bus franchise
- franking privilege** (frāng'ing prīv'ī-līj), right to send mail free
- fraud** (fraud), *n.* in law, any wrongful artifice, device or concealment by which pecuniary damage is done to another
- free alongside ship** (frē ā-lōng'sīd shīp), see *f. a. s.*
- free and clear** (frēd klēr), without encumbrance said especially of title to real estate against which there is no mortgage or other legal lien
- free goods** (gūdz), goods admitted without an import tax
- freehold** (frē'hōld), *n.* an estate of inheritance or for life, resulting from the free tenure of real property
- free list** (flīst), a list of persons entitled to service without charge
- free on board** (frē bōrd), see *f. o. b.*
- free port** (pōrt), a port open to all ships and goods without payment of customs duties
- free trade** (frēd), commerce not subjected to tariffs
- freight** (frīt), *n.* sums paid for transportation of merchandise or the hire of a ship; the goods carried

front foot (frŭnt fŏŏt), one foot of the width of a plot of land facing on a road, street, or water front used as a unit of valuation

frozen assets (frŏ'zn ă'sĕt's), resources that cannot be quickly liquidated

frozen credit (krŏd'it), credit based upon security holdings that cannot be marketed advantageously on short notice

funded debt (fŭn dĕd dĕt), indebtedness in the form of long-term obligations debt is frequently funded by transforming a number of short-term issues into one long-term issue

funds (fŭndz), *n pl* ready money, shares in a national debt public securities

futures (fŭ'tŭrz), *n pl* securities or commodities bought and sold for delayed delivery frequently done as speculation, selling of futures is a factor of business stability, enabling manufacturers to price their products with due regard to future cost of raw materials

G

garble (gă'blz), *n pl* dust, filth or soil removed from spices, drugs, etc *vt* to separate this refuse

garnish (gă'r'nish), *vt* to institute legal proceedings by which a creditor gets his money through attachment of money owed to his debtor the third person the debtor's debtor, is called the *garnishee*

gauge (gây), *vt* to measure the content of a cask *n* a measure or standard

gauger (gây'ŕ), *n* an official who measures or estimates contents of casks also *gager*.

general average (jĕn'ŕ-ăl ăv'ŕ h), in marine insurance, a proportionate contribution levied on ship and goods to cover necessary sacrifice of a part

general-order store (ŕ'ŕdĕr stŏr) a bonded warehouse to which merchandise not claimed within a certain time is sent under a general order

gilt-edge securities (gilt'ĕj' ă-kŭr'ĕ-tŭz), securities of the best quality also written *gilt-edged*

glut (glŏt), *vt* to oversupply the market, to have goods in great excess of the demand

gold basis (gŏld bā'sis), use of gold as a standard of prices, adjustment of prices to the gold standard

gold bond (bŏnd), a bond payable in gold such bonds were payable in gold money of the weight and fineness required by law at the time of their issue they were intended as protection of the investor against inflation in 1934 the dollar was devalued by Act of Congress, and the Supreme Court held that the "gold clause" in such bonds was nonenforceable

gold brick (brĭk), a fraudulent substitute for an article of value so called from the old swindler a trick of pretending to sell a block of genuine gold, and giving a wrapped-up common clay brick.

gold certificates (sĕr-tifĭ-kŭt), formerly, a note certified as being backed by a deposit of gold in the United States Treasury in 1933 all the country's gold was called in by the Federal Government, and the gold certificates were withdrawn from circulation as legal tender the Federal Reserve banks now hold them as evidence of their surrender of gold to the Government in 1933

gold-exchange standard ('ĕks-chānj' stāp'dĕrd) money system used in some countries to hold their currency at par with that of gold-standard countries with which they do business

gold point (point) the rate of foreign exchange which makes it cost no more to square accounts by shipping gold than to settle by purchasing exchange

gold reserve (rŏ-rŏrv'), (1) the backing of gold held in the United States Treasury against United States notes and Treasury notes, (2) the volume of gold certificates held by the Federal Reserve banks

gold standard, use of gold as base for measuring values, with a certain weight and fineness prescribed by law for the national unit of money

goods (gŭdz), *n pl* articles of merchandise, wares or commodities

good will canceled (gŭd wĭl kă'n'sĕld) instructions to a broker to consider an order open on its original terms until a certain date unless contrary instructions are given in the meantime abbr *g t c*

good will (wĭl), favorable attitude of the buying public toward a business house, constituting an intangible asset in valuing the business sometimes written *good-will*

graft (grăft), *n* the taking of public money for personal profit, as by an official or one who deals with a government.

grain (grān), *n* a collective name for all cereals

grand jury (grānd jŭ'ri), a jury that examines allegations of crime to determine whether they should go to trial and, if so to bring indictments by finding a true bill

grant (grānt), *n* an award of privilege or property as a *grant* of land *vt* to confer to concede, as to *grant* a right, to *grant* a point in an argument

grantee (grān-tĕ'), *n* one to whom anything is granted

grantor (grān'tĕr), *n* one who makes a grant or conveyance, as of property

graph (grăf), *n* a diagram using points, lines, or similar marks to show relative quantities

graphite (gráf'it), *n.* a soft, black, carbon, used for lead pencils, etc.

gratuity (grá-tú'tí-tí), *n.* a free gift.

great gross (grát grós), twelve gross; i.e., 1,728 articles

greenbacks (grén'báks), *n. pl.* United States notes issued under an Act of Congress of 1862 the back of each note was printed in green

Gresham's law (grésb'áms law), the economic theorem that currency of less intrinsic value but given equal power in payment of debts will drive out of circulation currency of greater intrinsic value, because the latter will be hoarded named for Sir Thomas Gresham, an English financier, who formulated the theorem

gr. gro., an abbreviation for great gross a dozen times a dozen dozens, or 1,728

gro., an abbreviation for gross a dozen dozen, or 144

gross (grós), *n.* twelve dozen, total amount opposed to net

gross income (ín'kúm), total receipts, without deductions distinguished from net income

gross profit (próf'it), the amount by which receipts on sales exceed the cost of the goods, without deduction of costs of running the business,

gross receipts (ré-séts'), total receipts from sale of goods, without expense deduction.

gross ton (tún), a ton of 2,240 pounds also called *long ton*

gross weight (wáit), total weight of a load or shipment, including that of the container and of waste

ground plan (ground plán), a fundamental or basic plan

G. L. C., see good till canceled

guarantee (gár-án-té'), *v. i.* (1) to take responsibility for claims of quality of goods, (2) to assume responsibility for fulfillment of another's undertaking: to guarantee is more than to make a statement of merit it involves the making good of unfulfilled claims *n.* (1) the giving of a guarantee, a guaranty (2), one who gives a guarantee, (3) something put up to back a claim of merit and make amends for default of fulfillment

guarantor (gár-án-tór), *n.* the giver of a guarantee, or one who furnishes a guaranty.

guaranty (gár-án-tí), *n.* (1) a deposit backing a pledge, (2) an agreement to make good on another's default, (3) a guarantor.

guardian (gár'di-án), *n.* one, especially if appointed by legal authority, who has care of another person or his property, as of a person not of age or one who is adjudged mentally incompetent to manage his affairs

gunny bags (gún'í bágs), sacks of coarse material used for coffee.

H

habeas corpus (há'bé-ús kór'pús), order by a court that a named person be brought before it

hallmark (haw'l'márk), *n.* an official symbol of genuineness stamped on articles of gold or silver by the British goldsmiths' guild hence, any mark of high quality.

hand money (háod mún'tí), same as earnest money

harbor (har'bér), *n.* a place of security for vessels

harbor dues (dúas), charges made for use of a harbor

harbor master (má's'tér), an officer having charge of a harbor

hedge (héj), *v. i.* to buy or sell, in order to balance threatened loss in other transactions

hhd., an abbreviation for hogshead

high finance (hí fi-náns'), (1) conduct of large-scale financial operations, (2) colloquially, financing of ventures that sail close to the wind of the law, promising visionary profits.

high seas (sés), the open sea beyond the limit of any nation's control.

hogshead (bóg'héd), *n.* a measure of capacity, 2 barrels, or 63 gallons; a large cask.

holder (hóld'ér), *n.* he in whose possession a note or bill may be

holder in due course (ín dú kórs), one to whom a check, note, or other bill of exchange has come through earlier endorsements without protest or notice of defect

holding company (hóld'ing kúm'pá-ní), a company controlling subsidiary companies through possession of their stock issues

homestead (hóm'stéd), *n.* in law, the land and buildings on it occupied by the owner as a home it is protected by law from creditors' claims

honor (ón'ér), *v. i.* to pay (a check or draft) or accept (a bill of exchange) upon proper presentation

honorarium (ón-s-rá'tí-úm), *n.* a fee for professional services rendered without presentation of a bill

horizontal union (hór-i-són'tál ún'yún), see craft union

husbandage (hús'bánd-ij), *n.* compensation paid to a ship's husband

hypothecate (bí-póth'é-kát), *v. i.* to deposit, as stocks or bonds, as security for a loan

hypothecated accounts (hí-póth'é-kát-éd á-kóunts'), accounts receivable pledged as security for a loan.

I

immovables (ím-móv'á-bia), *n. pl.* land, houses, and fixtures, real estate

import duty (ím'pórt dú'tí), a tax on goods brought into a country from a foreign land

importer (im-pör'tér), *n.* one whose business is the bringing in of merchandise from abroad, for sale in the domestic market.

imports (im'pörts), *n.pl.* goods brought into a country from another country.

import (im'pört), *n.* a tax, especially, duty on goods brought in from abroad.

inactive (in-ák'tív), *adj.* (1) not traded in, as an inactive stock, (2) not checked against, as an inactive bank account.

inc., an abbreviation for incorporated used in names of corporations, as Smith and Jones, Inc.

incidentals (in-el-dén'táls), *n.pl.* minor expenses, not itemized but bulked in a statement.

income (in-kóm), *n.* money received as salary, interest, royalties, dividends, rent from owned property, business profits.

income tax (táks), a tax imposed by a city, State, or Federal government on the income of individuals and business firms.

incompetent (in-kóm-pét-ént), *adj.* in legal use not qualified inadmissible, as this paper is incompetent as evidence.

incorporated (in-kör'pó-rát-id), *adj.* legally constituted as a corporation.

increment (in-kré-mént), *n.* increase see unearned increment.

indemnity (in-dém'ní-tí), *n.* compensation for damage done.

indenture (in-dén'túr), *n.* a formal legal agreement, of which identical copies are held by each party.

index numbers, index prices (in'déks nüm'bérz, príz's), statistics in a table or record showing fluctuations of prices, volume of trade, or production, etc., from an assumed base.

indictment (in-dít'mént), *n.* a formal charge, calling for trial before a court.

indorse, indorsement (in-dör's, in-dör's-mént), *v.t.* and *n.* see endorse endorsement.

indulgence (in-dül'jénz), *n.* extension of time for payment.

industrial union (in-düs'tri-ál ún'yón), a labor union composed of members of an industry regardless of specialized occupation also called vertical union.

inflation (in-flá'shún), *n.* increase of the amount of money in circulation, or of credit, with decrease of the buying power of currency and a corresponding rise in prices.

inheritance tax (in-hérít-táns táks), a State or Federal tax on the estate of a deceased person paid by the heirs.

inland bill (in'lánd bíl), a bill of exchange or draft drawn upon a person in the same State or country.

in re, an abbreviation for with regard to, in the matter of.

insolvent (in-sól'vent), *adj.* unable to meet business obligations, technically, in law, having more liabilities than assets.

installment plan (in-stawl'mént plán), a method of selling in which the buyer makes partial payments at set intervals.

instant (in'stánt), *adj.* current, as the instant month *n.* a particular moment of time, as your letter of the 10th instant.

in statu quo ante (in stát ú kwó án'té), in the state in which it was.

instrument (in'stró-mént), *n.* in law, a paper by which a bargain is bound or an agreement effected.

insurable interest (in-shúr's-á-bl in'tér-jét), a sufficient personal concern in the object of insurance to establish a reason for assuming responsibility for premium payment.

insurance (in-shúr'áns), *n.* maintenance of funds, through payment of premiums, from which bulk sums can be paid to a beneficiary in case of death of the person insured, destruction of insured property by fire, etc.

insurance broker (bró'kér), one who negotiates insurance contracts.

insurance trust (trúst), an estate in the form of insurance policies with a trustee to administer it in the beneficiary's interest.

interest (in'tér-jét), *n.* a percentage paid periodically for the use of money.

interest account (á-kóunt'), in bookkeeping, a separate account of sums paid and received as interest.

interim certificate (in'tér-im sér-tífi-kát), a paper acknowledging deposit of stock to be held as by a designated trust company, during a period of reorganization of the issuing corporation, to be exchanged for new securities when the reorganization is completed.

internal loan (in-tér'nál lón), a government loan placed within the country distinguished from an external loan, one placed abroad.

internal revenue (tér'b-ú), government revenue derived from domestic sources.

intestate (in-tés'tít), *adj.* not disposed of by a valid will *n.* one who dies without a will.

in toto (in tó'tó), completely.

in transit (trán'sít), in the course of shipment.

inv., an abbreviation for invalid, inventory; invoice.

invalidate (in-vál't-dít), *v.t.* to nullify, to make ineffective.

inventory (in'ven-tó-rí), *n.* a complete, itemized statement of assets, a record of stocks of merchandise as of a given date.

investment (in-vést'mént), *n.* the placing of money in business or securities.

investment banking (báńk'íńg), the business of buying all or part of new stock issues, for sale to the buying public.

investment trust (trúst), a firm that invests money for others, distributing profits to holders of its shares.

invoice (in'vouis), *n.* an itemized bill
 invoice book (bōōk), a book for entering
 copies of invoices
 itemized (it'ēm-īzd), *adj.* containing, as a
 bill, a detailed statement of charges.

J

jetsam (jēt'sām), *n.* goods thrown over
 from a ship in danger of being wrecked,
 and floating on the sea.
 jettison (jēt'i-sūn), *v. t.* to throw overboard,
 as cargo to lighten a ship in danger
 jobber (jōb'ēr), *n.* one who buys odd lots of
 goods to be sold to retailers
 job lot (jōb lōt), a miscellaneous, unas-
 sorted assemblage of goods, especially an
 order of such goods bought by a retailer
 for resale
 joint account (jōint ā-kōunt'), a bank ac-
 count earned in two or more names and
 subject to order by any of the holders.
 joint and several note (ānd sēv'ēr-āl nōt),
 a note with two or more signers, each of
 whom can be held liable for performance
 of the pledge.
 joint-stock company ('stōk' kŭm'pā-nī), an
 association of persons holding capital
 in common, but with any member being
 able to transfer his holdings at will.
 joint tenancy (jōint'ān-sī), tenure of prop-
 erty by two or more persons under which
 the survivors share the holdings of each
 as he dies
 jointure (jōint'ūr), *n.* (1) joint tenancy of
 an estate, the estate itself; (2) formerly,
 an estate to be acquired by a woman on
 her husband's death, in place of dower
 right in his whole property.
 journal (jŭr'nāl), *n.* a book of record in
 which transactions are entered day by
 day.
 judgment (jŭj'mēnt), *n.* a court ruling,
 after a trial
 judgment debtor (dēt'ēr), one against whom
 a creditor has obtained a court ruling
 judgment note (nōt), a promissory note by
 the terms of which the holder is au-
 thorized, upon default, to take out and
 execute a judgment *ex parte* it is illegal
 in some States
 jurisdiction (jŭr-ī-s-dīk'shŭn), *n.* extent of
 a court's authority as to place, sum, or
 subject matter.
 justification (jŭs-tī-fī-kā'shŭn), *n.* a sound
 or worthy defense in a court of law.

K

killing (kīl'ing), *n.* in colloquial use, a tak-
 ing of inordinate profits.
 kite (kīt), *v. t.* to draw a check representing
 no funds on deposit, in expectation of
 making good before the paper is pro-
 tested.

L

lamb (lām), *n.* in stock market slang, an
 inexperienced speculator waiting to be
 ebhorn.
 lame duck (lām dŭk), stockbrokers' slang
 for one unable to meet his liabilities
 land (lānd), *v. t.* to discharge cargo *v. i.* to
 disembark
 land-poor ('pōor'), *adj.* owning land which
 does not produce enough revenue to pay
 its own taxes
 lapse (lāps), *v. i.* to become null through
 default, as an insurance policy because
 of nonpayment of premiums
 law days (lāw dāz), days allowed in a
 charter party for unloading a ship
 law merchant (lāw mār'ehānt), the body
 of law relating to mercantile customs
 lay down (lā doun), cost of merchandise,
 including charges and freight to place of
 shipment
 lazaretto (lāz-ā-rēt'tō), *n.* [Italian], a place
 in quarantine where goods are fumigated
 l. c. l., an abbreviation for less than carload
 lot
 leakage (lēl'j), *n.* loss through leaking;
 the amount lost in that way, an allow-
 ance for loss due to leaking
 lease (lēz), *n.* a written contract for the
 renting of property for a stated time at a
 stated rate of payment *v. t.* to let prop-
 erty to a tenant, or to rent it from its
 owner
 leasehold (lēz'hōld), *n.* tenure of property
 under a lease, the property so held
 ledger (lēj'ēr), *n.* an account book record-
 ing all debits and credits.
 legal tender (lē'gāl tēn'dēr), currency
 which a debtor is legally required to ac-
 cept in payment
 legatee (lēg-ā-tē'), *n.* one to whom some-
 thing is bequeathed.
 lessee (lēz-ē'), *n.* one to whom property is
 leased
 lessor (lēz'ōr), *n.* one who grants a lease of
 property
 letter book (lēt'ēr bōōk), a book in which
 copies of letters sent and received are
 kept
 letterhead (lēt'ēr-hēd), *n.* a sheet of paper
 with name and address of the writer
 printed at the top
 letter of advice (lēv ād-vīs'), a letter in
 which the drawer of a bill of exchange
 notifies the drawee that he has issued
 the bill.
 letter of credit (krēd'it), a letter from a
 bank or its agents or correspondents in-
 forming them that the customer named
 is entitled to credit up to a certain
 amount, and requesting them to honor
 his drafts, charging them to the bank
 issuing the letter.
 letter of license (lī'sēns), a letter by which
 creditors of an insolvent debtor postpone

- their claims and allow him to continue to trade
- letter of marque (márk), a commission from a government to a private ship to seize and destroy ships and property of a hostile country
- letters of administration (lét'térà ðv àd-nún-ls-trá'shún), authority given to administer an intestate estate, or one in regard to which the executor has refused to act
- letters patent (pát'ént), a writing executed and sealed, granting power and authority to do some act, or enjoy some right
- letters testamentary (lét-tá-mén'tá-ri), authority to an executor to act as such, after probate of will has been made
- liabilities (li-à-bil-í-tá), *n pl* financial obligations of a business opposite of assets
- license (lí'séns), *n* permission to trade or act, as liquor license, peddler's license
- lien (li'én, lén), *n* a legal claim against property to protect a creditor, as one claiming pay for work done on the property
- lighterage (lit'ér-ij), *n* use of a boat called a lighter in transferring cargo from an undocked ship to the shore, a charge for such service
- limited (lím'í-téd), *adj* having liability of stockholders coincide with the amount of their investment, as a limited company abbr *ltd*
- limited partnership (párt'nér-shíp), a partnership differing from a general partnership in that the partner's liability is limited to an amount equal to his investment
- linage (lín'ij), *n* amount of advertising space calculated in lines of print
- line (lín), *n* a certain class or kind of goods, as my line is homery, a dollar fine of books
- line of credit (ðv kréd'ít), amount of credit to which a customer is entitled
- liquid assets (lík'wí-d á's'ets), assets that can be quickly and easily realized upon, or converted into cash
- liquidation (lík-wí-dá'shún), *n* conversion, either voluntary or forced, of assets into cash, either to take profits or to close out a business
- listed stocks (líst'éd stóks), issues approved by the governors of a stock exchange, especially the New York exchange, for trading on the exchange
- list price (líst prís), the price named in a catalogue of goods the price paid by the retail dealer and on which his discount is figured
- Lloyd's (lórdz), *n* an old association of English marine underwriters (insurers) which formerly met at Edward Lloyd's coffeehouse, London the company possesses complete records of everything pertaining to marine matters and has a vast correspondence to rate on Lloyd's books as AI is accepted as conclusive evidence of excellence
- Lloyd's Register (rē'jís-tār), a yearly register of tonnage, age, build, character, and condition of ships issued by the Lloyd's
- loan (lón), *n* a sum of money turned over to a borrower by a lender, to be used for a stated period, then repaid customarily, and in business always, with payment of interest
- loan at a premium (lēt á prēm'í-úm), in stock-market usage, when a borrower of securities is required to pay a charge for the service, the stock is said to be loaned at a premium
- loan flat (flát), when no special charge is made for the service of lending stock, it is said to be loaned flat used in the stock market
- loan office (lō'is), an office where loans are negotiated
- lobby (lób'ij), *n* a group of persons representing a special interest in whose favor they endeavor to influence a legislature, as Congress is to endeavor to influence legislators to pass a desired bill proper lobbying is helpful in that it enables legislators to understand all the bearings of a proposed act while improper lobbying works on the side of monopoly or favoritism
- lockout (lók'out), *n* exclusion of workers from a shop by an employer opposite of walkout
- logbook (lóg'bóók), *n* a book in which are recorded the daily progress of a vessel, weather notes, and all incidents
- long (lóng), *adj* in stock-market usage, one who has bought for a rise is said to be long of the issue bought, or long of the market
- long dozen (dū'n), thirteen articles for the price of twelve it is sometimes given by way of effecting a discount
- long price (prís), the price after duties are paid
- long pull (póól), a stock-market term for buying with expectation of holding the stock for a considerable period in order to realize a profit by its sale in full, to buy for the long pull
- longshoremen (lóng'shór-mán), *n* laborers who load and unload vessels
- long-term bond (tūrm bōnd), a bond of slow maturity, running over a longer period than the average
- long ton (tūn), a ton of 2,240 pounds same as gross ton
- loss leader (lós lēd'ér), in merchandising, an article much in demand, sold at a loss in order to attract customers to the store
- ltd.*, an abbreviation for limited
- lump sum (lūmp sūm), a sum reached by bulking a number of items as one

M

- mailing list (mǎi'fing list), any list of names of persons to whom letters, catalogues, circulars, etc. are to be sent, especially a list of persons in whom a business house sends all its circular mail
- make-up (mǎk'úp), *n* the style in which piece goods are arranged in order to make them attractive in buyers
- managed currency (mǎn'tǎi kǎi'én-éi), currency whose gold content (represented by the standard monetary unit) is varied in order to stabilize its purchasing power
- manifest (mǎn't-í-t), *n* a listing of passengers and goods carried on a ship when starting a voyage, signed by the shipmaster, and giving full information as to ports at which call is to be made, also the names of shippers of cargo
- manifold writer (mǎn't-föld rit'ér), a contrivance by which several copies may be obtained at once; it consists of several sheets covered with a preparation of graphite
- manipulation (mǎ-níp-ú-lí'shún), *n* artificial stimulus to prices, as through matched orders *see* matched order
- manit (mǎn'it), *n* a standard unit expressing the amount of work that may be done or produced by a man in one minute; used in time study and production scales
- manufactures (mǎn-ú-fǎk'túrs), *n pl* articles which have undergone some process not crude or raw
- margin (mǎr'jín), *n* partial payment for stock ordered of a broker, put up by the buyer to protect the broker against change in the market price; if additional margin is not provided when called for, the broker sells the customer out; the Federal Reserve Board fixes the percentage of margin to be put up in trading on the central exchanges
- margin of profit (óv próf'it), the difference between what is paid and what is received in sales
- marine insurance (mǎ'rén' ín-éshóór'áns), insurance on vessels and cargo
- maritime (mǎr'tí-lím), *adj.* pertaining to the sea
- mark (mǎrk), *n* a letter, figure, or device, by which goods and prices are distinguished; private marks are usually made by selecting a word of ten letters and letting each letter stand for a digit
- markdown (mǎrk'daun), *n* the amount deducted from the original selling price of an article of merchandise in order to make a quicker sale
- market (mǎr'két), *n* a place where buyers and sellers meet to trade, demand, as a good market for a security
- market value (vǎl'ú), the price at which goods or securities can be sold in the open market
- markup (mǎrk'úp), *n* the amount, commonly a percentage, which a merchant adds to what he paid for goods in fixing the price at which he is to sell
- matched order (mǎtcht ór'dér), an order to buy and to sell equal amounts of securities or goods; it is a trick to give the market an air of activity and cause advance in prices
- maturity (mǎ-túr't-tí), *n* the date upon which an obligation to pay becomes due
- maximum (mǎk'sí-mém), *n* the highest price or sum
- mdse., an abbreviation for merchandise
- measurement goods (mǎsh'ér-mént góds), goods on which freight is charged by measurement
- mechanic's lien (mǎ-kán'ts lí'én), a lien against property filled by one who has been engaged in its construction or repair and has not been paid for work done or materials supplied to safeguard against double liability, the owner may require the contractor to give a bond pledging himself to satisfy those who work for him and confining the matter to the two principals, the owner and the contractor
- melon (mél'ún), *n* a sum of extraordinary profits to be distributed among holders of a firm's securities, as in the stock-market phrase to *cut a melon*
- memo., an abbreviation for memorandum
- mercantile agency (mǎr'kán-tí á'jén-éi), a company that supplies information as to the credit standing and financial condition of business houses
- mercantile paper (pǎ'pér), same as commercial paper
- merchandise (mǎr'chán-dís), goods or wares bought and sold in the course of commerce
- merchant (mǎr'chánt), *n* one who buys and sells goods, generally applied to wholesalers or large dealers
- merchantable (mǎr'chánt-á-bl), *adj.* fit for market, in sound condition
- merchant marine (mǎ'rén'), the trading ships of a country, collectively
- merger (mǎr'jér), *n* a unification of business houses by concentration of their properties under the name of the corporation taking over the business of all
- Messrs., an abbreviation for *sirs*, gentlemen; abbreviation for (French) Messieurs
- metallic currency (mǎ-tál'ík kǎi'én-éi), silver, gold, and copper coinage
- metric system (mǎt'ík sís'tém), the decimal of weights and measures, based upon the meter and the gram as units, used in most European countries, and increasingly in the United States, in place of the system of inches and feet, ounces and pounds, etc
- mfd., an abbreviation for manufactured

mfg., an abbreviation for manufacturing
mfr., an abbreviation for manufacturer.
mgr., an abbreviation for manager
middleman (mīd'l-mān), *n.* one who operates along the line of business between the producer and the retailer, participating in the processes of distribution
million (mīl'j-ārd), *n.* a billion
milline rate (mīl'lin rāt), charge for advertising based upon one square line in a million copies of a newspaper or magazine for circulation of less than a million, multiply number of lines by number of copies circulated, and divide by 1,000,000
minimum (mīn'i-mūm), *n.* the lowest price, least quantity possible
mint (mīnt), *n.* a place for coining money
misfeasance (mīs-fēz-āns), *n.* the doing of a lawful act in an unlawful manner
mitigation (mīt-i-gā'shūn) *n.* reduction of a penalty or fine, that which in part excuses
mixed fabrics (mīxt fāb'rīks), fabrics composed of more than one kind of fiber, as wool and cotton
mixed loan (lōn) a loan on which various types of collateral are offered as security
m. o., an abbreviation for money order
money (mūnē), *n.* any commonly accepted medium of exchange especially the currency backed by a government, whether in the form of metal or of paper backed by bullion
money broker (brō'kēr), one who deals in money
money market (mār'kēt), the general system of cash loans, the exchange of different kinds of currency
money order (ōr'đēr), a post-office or express company's order, on receipt of amount plus fee, for payment by and at another office
monopoly (mō-nōp'ō-lē) *n.* exclusive control of a certain kind of trade, manufacture, or operation of public service.
moratorium (mōr-ā-tō'rē-ūm), *n.* a period of postponement, either permitted or ordered by government, as a bank moratorium in which banking operations are temporarily suspended as a check against panic
mortgage (mōr'gē), *n.* a conveyance of title to real estate as security for a loan, especially for a loan of money to be used in building or rebuilding, or of title to goods being purchased, in which case it is called a *chattel mortgage* the essential idea is that of pledging property as security for the protection of a lender in case of default by the borrower the lender, in case of default, collects his dues through foreclosure see *foreclosure*
mortgage bond (bōnd), a bond that is secured by a mortgage
mortgage deed (dēd), a deed of the nature of a mortgage

mortgagee (mōr-gē-jē'), *n.* a person holding a mortgage
mortgagor (mōr-gē-jōr), *n.* a person who gives a mortgage
movables (mōv'ā-bls), *n. pl.* personal property, property not fixed
mtge., an abbreviation for mortgage
municipal bonds (mū-nis'ipāl bōnds) bonds issued by a municipality, as for schools improvements and other needs of town or a city government
muster (mūs'tēr) *n.* a collection of samples
manual (mā'tū-āl), *adj.* involving common interest in life insurance, a *mutual company* is one in which the holders of policies elect the officers of the company and share the profits of the business.
mutual savings bank (sāv'ings bānk) a savings bank in which the profits are distributed among the depositors.

N

national bank (nāsh'ōn-āl bānk), a bank constituted and operating under Federal law and supervised by national authority national banks now must belong to the Federal Reserve system and the Federal Deposit Insurance Corporation
n. b. [Latin *nota bene*] an abbreviation for note carefully, take notice
negotiable (nē-gō'shē-ā-bl), *adj.* capable of being transferred through endorsement or surrender to another, as negotiable paper, including checks, drafts, bills of exchange, and bonds not registered but having coupons payable to bearer
negotiations (nē-gō'shē-ā'shūns) *n. pl.* agreeing upon a mercantile transaction, making a bargain, fixing a price
net (nēt), *adj.* clear all deductions having been made, as net profit, net weight
net cash (kāsh), sold not subject to discount
net earnings (ūr'nīngs), amount of earnings after deduction of expenses
net income (in'kūm) amount of income after deduction of charges and expenses
net invoice (in'vōis) amount of invoice after discounts have been deducted
net price (prīs), the price of goods after all discounts have been deducted
net profits (prōf'its), clear profits, after deducting losses
net receipts (rē-sēts), total receipts less deduction for expenses
net surplus (sūr'plūs), amount of gain after payment of costs of doing business, taxes, insurance, interest paid, sinking fund, dividends, and the like
net 30 (thūrtē), to be paid, as per invoice, within thirty days, without discount.
net weight (wēt), the weight of goods in a package after deducting weight of container
net worth (wūrth), the value of a business

measured by excess of assets over liabilities

n.g., an abbreviation for no good, not good

no., an abbreviation for number

no account (nô â-kount'), a stamp showing these words placed on a check drawn by one who is not a depositor of the bank upon which the check is drawn

no funds (fûnds), a mark placed on a check drawn by one who is not a depositor in the bank on which the check is drawn or one whose balance will not cover the amount named in the check.

nominal (nôm'i-nâl), *adj.* in name only, very small, as a nominal price

nonassessable (nôn-â-sôs'â-bl), *adj.* not subject to assessment, said of a security whose holders cannot be required to participate in the raising of new capital for the issuing house

nonfeasance (nôn-fê'sâns), *n.* the not doing of what ought to be done

no protest (prô'test), note written on a check, draft, note, or other bill of exchange, to indicate to the one who cashes it that in case of nonpayment, it is to be returned to the creditor and not protested

notarial seal (nô-târ'i-âl sêl), seal of a notary public

notary public (nô-târ-i pûb'lik), a public officer authorized to certify to signatures and the authenticity of legal instruments

note (nôt), *n.* a promise to pay, naming a sum and a time, as a promissory note, a bank note

note of hand (ôv hând), a written undertaking to pay money at a certain time

n.p., an abbreviation for notary public.

nullify (nûl'i-fi), *v.t.* to make void or ineffective, to cancel

O

obligation (ôb-li-gâ'shûn), *n.* a duty; a binding engagement, a bond with condition annexed

odd lot (ôd lô't), in New York Stock Exchange usage, less than one hundred shares of stock, or less than ten thousand dollars' worth of bonds, figuring in a sale

o.e., an abbreviation for omissions excepted.

o.k., an abbreviation for all right; all correct approved as a full word, okay is much better than o.k.

on consignment (ôn kôn-sîn'mênt), leaving title to the goods in the consignor until the goods are sold by the one to whom they are consigned.

one-name paper (wûn'nâm' pâ'pêr), commercial paper that is not endorsed and has no co-signer

on sale (sâl), goods left with another person to sell on account.

open account (ô'pn â-kount'), an account that has not yet been balanced, an account with credit privileges

opening (ô'pn-ing), *n.* the display of a new stock of goods for sale

opening price (prîs), the figure at which first sales of the day are made on a stock exchange

open policy (pôl'i-sî) in marine insurance, a policy which covers undefined risks

open shop (shôp), a shop in which both union and nonunion workers are hired

option (ôp'shûn) *n.* the privilege of buying or selling on certain terms before a certain date

order (ôr'dêr), *n.* a commission to purchase, directions to pay money or deliver goods

order book (bôôk), a book in which orders received are entered

ordinary (ôr'dî-nâr-i), *n.* the state of a ship laid up in harbor

outlawed (out'lâwd), *adj.* barred, as rights by failure to enforce within set limits of time

outstanding accounts (out-stând'ing â-kounts'), book debts not yet collected

overdraft (ô'ver-draft), *n.* the issue of checks for more than the drawer's balance at the bank.

overdraw (ô'ver-draw'), *v.t.* to write checks for more than the balance one has in a bank account

overdue (ô'ver-dû'), *adj.* unpaid or delayed beyond the stated time for payment or arrival

overhead (ô'ver-hêd), *n.* cost of conducting a business, costs which do not come under particular expenses but belong to the whole business, as rent, taxes, insurance, depreciation of plant, etc.

overproduction (ô'ver-prô-dûk'shûn), *n.* supply in excess of demand

overt (ô'vert), *adj.* apparent, manifest; open

overtime (ô'ver-tîm), *n.* time worked in excess of regular hours.

P

packaged goods (pâk'îd göôds), merchandise in containers, or wrapped up for customers' convenience

paid-up shares (pâd'ûp' shârs), securities for which the full price has been delivered

paid-up value (vâl'û), value, in insurance, of a policy on which payments have ceased, in advance of maturity distinguished from *cash value*, *loan value*

p. and l., an abbreviation for profit and loss.

panic (pân'ik), *n.* a sudden loss of business confidence on the part of the public

paper (pâ'pêr), *n.* a negotiable evidence of indebtedness

paper money (mūn'f), bills of banks or the government passing current as money
 paper profits (prōf'its), profits showing on outstanding deals but not yet realized or taken
 par (pār) *n* face value
 par of exchange (ōv ēks-ehān'), the value of a unit of one country a coinage expressed in that of another
 parole (pā-rōl'), *adj* [French], not written, as parole evidence
 particular average (pār-tik'ū-lār āv'er-ij), partial damage of ship alone, or of cargo alone, arising from ordinary wear and tear or mishaps
 partner (pār'tnēr), *n* an associate in business, a member of a partnership
 partnership (pār'tnēr-ship), *n* a contract of two or more persons to join money, stock or skill in trade for mutual benefit
 part owner (ō'nēr), one of several owners of a ship, the relation differs materially from partnership
 pass (pās), *v t* to pass a dividend is to leave it undeclared when normally due
 passbook (pās'bōōk) *n* a bankbook, with a record of deposits and withdrawals
 passport (pās'port), *n* a permission from a government to travel, with identification and certificate of nationality
 past-due account (pās't'dū ā-kount'), an account which has matured but has not been settled
 patent (pāt'ent), *n* a government grant of exclusive privilege in the use of an invention
 patentee (pāt-ēn-tē), *n* one who holds a patent giving sole right to manufacture and sell an invention
 pawnbroker (paw'nbrō-kēr), *n* one who lends money at interest on security of goods deposited
 payable (pā'ā-bl), *adj* due
 payable to bearer (tōō bār'ēr), negotiable paper so drawn need not be endorsed
 payee (pā-ē'), *n* the person to whom a draft, note, or check is to be paid
 pd., an abbreviation for paid
 per annum (pēr ān'ūm), yearly, by the year
 per capita (kāp'ī tā), for each one (person).
 per cent (sēt), hundredths
 percentage (pēr-sēn'tij), *n* rate per hundred a decimal part of the whole
 per contra (kōn'trā) to the opposite side of an account
 per diem (dī ēm), by the day
 perishable goods (pēr'ish-ā-bl gōōds), goods that deteriorate quickly
 permit (pār'mit) *n* written authority to remove dutiable goods
 personal property (pōr'sō-nāl prōp'ēr-tij), property not real estate, movable possessions, chattels
 petitioning creditor (pē-tish'ūn-ing krēd'ī-tēr), a creditor bringing bankruptcy proceedings against a debtor

petty average (pēt'ī āv'er-ij), small charges, such as pilotage, port charges and the like, borne in part by ship and part by cargo
 petty cash (kāsh) cash kept on hand to meet minor daily expenses of a business office
 petty cashbook (kāsh'bōōk), a book in which is kept an account of small receipts and expenses
 pfd., an abbreviation for preferred
 picket (pik'ēt), *n* a person representing a labor organization detailed to stand in front of a shop where there is a strike
v t to post pickets *v t* to act as a picket
 piece goods (pēs gōōdz), fabrics sold in fixed lengths
 piece rate (rāt), rate of pay for piecework
 piecework (pēs'wōrk) *n* work paid for by unit of production not on a time basis
 pit (pīt) *n* in the trading room of the Chicago Board of Trade, a section assigned for trading in one commodity as the wheat pit
 pkge., an abbreviation for package
 planned economy (plānd ē-kōn'ō-mī), organization of the economy of a country by which all phases of production are planned as an interdependent whole by some central authority
 pledge (plē), *v t* to put up as security, as to pledge stock.
 point (point), *n* the unit by which rise and fall of prices are measured in a market, as one dollar per share on stocks
 policy (pōl'ē), *n* the instrument by which the contract of insurance is made
 pool (pōōl), *n* in the stock market, a combination of traders seeking market control in commodity trading a group posing as rivals but actually co-operating in an endeavor to control supply and prices
v t, to combine for a common purpose, as to pool resources
 port (pōrt), *n* a harbor for vessels, a commercial city
 port of entry (ōv ēn'trī), a place where foreign goods may be cleared through a customhouse
 post (pōst) *n* in the New York Stock Exchange a section of the floor of the trading room where trade in one stock is carried on *v t* to make entries in a ledger
 postdated (pōst-dāt'ēd), *adj* carrying a date later than that of the day of making, as a postdated check
 posting (pōst'ing), *n* the transfer from a daybook or journal to the ledger
 post-obit (ō'bīt), *n* a promise to pay loans after the death of some person
 power of attorney (pou'ēr ōv ā-tūr'nī), authority formally given one person to act for another
 P.P.S., an abbreviation for postpostscript.
 pref., an abbreviation for preferred
 preferred creditor (prē-fēr'd krēd'ī-tēr), a

- creditor entitled to have his claims paid before those of others, such as claims for personal services
- preferred stock** (stŏk), stock on which dividends must be paid before any are paid on the common stock, and whose holders have precedence when the assets of a dissolved corporation are distributed
- premium** (prĕ'mi-ŭm), *n.* in insurance, one of the periodic payments made by a policyholder, in general business, a payment for a money loan in addition to the interest, a bonus in the stock market, the amount above par, as in the phrase *at a premium*
- prepaid** (prĕ-păd'), *adj.* paid in advance
- price** (pris), *n.* the amount of money asked or given for an article offered for sale, cost
- price current** (kŭrĕnt), the price named in a list of prices at a certain time, such as dealers circulate among their salesmen and customers
- price cutting** (kŭt'ing), selling at a price lower than that at which the goods or securities are listed or advertised
- price fixing** (fik'sing), artificial regulation of prices, as by a combination of sellers
- price index** (in'dĕks), a table of prices of commodities compiled as an indicator of the purchasing power of the dollar
- price level** (lĕv'el), average of prices of a number of commodities in relation to a price taken as base (an index number)
- price list** (list), a catalogue of goods, giving prices
- price maintenance** (măn'tē-năns), control, by manufacturer, of prices to be charged by retailers
- price mark** (mărk), a secret mark placed on goods by a dealer, showing price to be asked
- price of money** (ŏv mŭn't), amount of premium that has to be paid by borrowers
- prime** (prim), *adj.* of high quality, superior
- principal** (prin'si-păl), *n.* the sum on which interest is paid
- proceeds** (prŏ'sĕds), *n. pl.* profit from a sale
- processing** (prŏsĕs-ing), *n.* putting a raw material through a special process, in manufacturing, as wheat is *processed* in making flour
- procuration** (prŏk-ŭ-ră-shŭn), *n.* a general letter or a power of attorney
- produce** (prŏd'ŭs), *n.* a product, especially of agriculture, as farm *produce*
- profit** (prŏf'it), *n.* pecuniary gain
- profit-and-loss account** (-ănd-lŏs' â-kount'), a ledger showing profits, losses, and expenses, with favorable or unfavorable balance
- profiteering** (prŏf-ĭ-tĕr-ing), *n.* selling at inordinate profits, as by taking advantage of public needs in wartime
- promissory note** (prŏm'ĭ-sŏ-rĭ nŏt), a note or bill of exchange promising to pay money on a certain date
- promoter** (prŏ-mŏt'er), *n.* one whose business is the floating or financing of new enterprises and the development of projects
- prompt cash** (prŏmpt kăsh), payment within seven days from date of invoice after examination of goods
- pro rata** (prŏ rā'tă), in proportion to the proper claims or liabilities of each one of several parties concerned, as in division of a debtor's assets among his creditors
- prorate** (prŏ'răt), *v. t.* to divide in proportion to respective claims
- prospect** (prŏs'pĕkt), *n.* a possible customer
- prospectus** (prŏ-spĕk'tŭs), *n.* a statement of facts concerning a planned venture, circulated among possible patrons, supporters, or customers
- protective tariff** (prŏ-tĕk'tiv tăr'if), duty imposed on imports to encourage manufacturers
- pro tem** (prŏ tĕm'), for the time being; temporarily from the Latin *pro tempore*
- protest** (prŏ'tĕst), *n.* (1) a formal declaration in writing made by a notary public in behalf of the holder of a bill or note, protesting against all parties liable for any loss or damage by nonpayment; a declaration and service of notice of dishonor (2) declaration by a shipmaster that damage to ship or cargo was due to no fault of ship, officers, or crew *s. i.* (prŏ-tĕst'), to give notice of dishonor, to enter a formal notice of protest
- proximo** (prŏk'si-mŏ), *n.* next month, as scheduled for the 17th *proximo*
- proxy** (prŏk'si), *n.* authority in writing which gives a certain person the right to vote for the holder of shares or to act for him in the transaction of business
- P. S.**, an abbreviation for postscript
- public-service corporation** (pŭb'lik-sŭr'vĭs kŏr-pŏ-ră-shŭn), a corporation supplying services for the convenience of the public, as a street-railway company
- public utility** (ŭ-tĭl'ĭ-ti), a company rendering essential public service, under governmental supervision, as a power company
- purveyor** (pŭr-vă'er), *n.* one who supplies provisions
- put** (pŭt), *n.* a contract calling upon the issuer to purchase a stock named in the agreement within a specified time at a fixed price, at the option of the purchaser of the put compare stock-market news headline, *Puts and Calls*
- pyramid** (pir'ă-mĭd), *v. t.* to make a series of purchases of stock or commodities, using the paper profits in further transactions, on margin, to multiply the final take

Q

qualified endorsement (kwál'f-d ñ-dô's-mént) an endorsing signature, with the note without recourse
quarantine (kwár'an-tén), *n.* a restraint of intercourse to which a ship is subjected on suspicion of infection, the place of such restraint
quarterly (kwaw'r'tér-lí), *adv.* once every three months
quick assets (kwík á's'éts), current assets, goods or other resources which can readily be converted into cash
quitclaim (kwít'klám), *n.* a deed of release of title or interest in property in some States, a common form of conveyance of real estate
quiltrent (kwít'rént) *n.* rent paid by a tenant of a freehold, discharging him from other rent
quittance (kwít'áns) *n.* discharge from an obligation, repayment in full
quorum (kwó'rúm), *n.* the minimum number of members necessary at a meeting for transaction of business
quota (kwó'tá), *n.* a proportional part, as a foreign nation's quota of immigration
quotation (kwó-tá'shún), *n.* the naming or publishing of the current price of a commodity or security, the price so named
qua warrant (kwó waw-rán'tó), a writ requiring a person to show his authority for action

R

raid (rád), *n.* a concentrated endeavor by operators in the stock market to drive prices down
rally (rál'í), *n.* a recovery in the market, with rising prices, after a break
rate of exchange (rát óv éks-cháng'), the ratio between currency of one country and that of another country it fluctuates as conditions change, and is regulated through stabilization funds by governments having managed currencies, as Great Britain and the United States
rating (rát'ing) *n.* the credit standing of a person or firm, as set by mercantile agencies
rating book (bóók), a commercial agency's book in which financial standings are given in a special code, with symbols for each one's rating
reaction (ré-ák'shún), *n.* a falling off in market prices after an upward movement
real estate (ré'ál é's-tát'), land, houses, and fixtures, all immovable property
real property (próp'ér tí), real estate land, buildings
realtor (ré'ál-tér), *n.* a real-estate broker holding membership in the National Association of Real Estate Boards

rebate (ré'bát), *n.* a deduction from a listed price, or return of part of a sum paid for goods or services
rec'd., an abbreviation for received
rec'd pymt., an abbreviation for received payment
receipt (ré-sé't'), *n.* a written acknowledgment of a sum of money paid, or of goods delivered
receipt book (bóók), a book in which receipts are filed
receiver (ré-sév'ér), *n.* a person appointed by a court to manage the property and affairs of a person or business whose legal processes affecting the property or business are under way
recep (ré-ké'p'), *sl.* to counterbalance losses by gains
rectification (rék-tí-fí-ká'shún), *n.* a second distillation of alcoholic liquors
redescent (ré-dis'kóunt), *vt.* to give a second discount, as the action of the Federal Reserve in discounting commercial paper for a member bank
rediscount rate (rát), the rate of interest charged for discounting a note or acceptance that has already been discounted once
refund (ré-fund'), *vt.* to float a new issue of securities replacing outstanding issues
reg., an abbreviation for registered
register (réj'is-tér), *n.* a ship's paper, issued by the customs house, stating description, name, tonnage, nationality, and ownership
registered bond (réj'is-tér'd bánd), a bond with principal and interest payable only to a listed owner or on his order
registrar (réj'is-trár), *n.* an official of a company recording placement and transfers of stock or bonds, and safeguarding against false transactions
reinsurance (ré-in-shú'r'áns), *n.* the transfer of part of the contract of insurance from one insurer to another
reloading (ré-lód'ing), *n.* a device used by questionable security dealers to sell additional shares of stock to individuals who have already bought
remít (ré-mít), *vt.* to transmit or send (money), to pay, also, to abate
remittance (ré-mít'áns), *n.* payment; a sending of money
renewal (ré-nó'ál), *n.* giving a new note for an old one, extension of time
rent (rént), *n.* payment for use of property
rental (rént'ál), *n.* the amount of rent charged or paid
rental value (vál ú), the sum for which a property can be rented
rente (rá'té), *n.* [French], a government annuity
repository (ré-pó-zí-tó-rí), *n.* a warehouse or storehouse
reprise (ré-príz'ál), *n.* the seizure of ships or property to indemnify for unlawful seizure or detention

reserve (rě-súrv), *n.* funds held apart to meet extraordinary expenses
 reserve ratio (rě'shō), percentage relation of reserves to liabilities, as in bank statements
 resources (rě-sórs's), *n. pl.* assets
 respondentia bond, (rě-spón-děn'shē-bōnd), a bond for a loan secured by the cargo of a ship
 retail (rě'tāil) *v. t.* to sell in small quantities
 retailer (rě'tāil-ēr) *n.* a dealer who sells single articles or small amounts to individual buyers
 retainer (rě-tān'ēr), *n.* a fee paid to a lawyer to engage his services in advance.
 rē'd., an abbreviation for returned
 return (rě-tūrn) *n.* (1) a statement of financial condition (2) the yield of an investment
 revenue (rěv'ē-nū) *n.* income from investment, earnings, income
 reversion (rě-vúr'shūn), *n.* the right to possess property after the happening of some event, as the death of a person
 right (rit), *n.* a privilege that goes with ownership of stocks, as a right to buy shares of a new issue at a stated price, in proportion to present holdings, before the issue is put on general sale
 risk (risk), *n.* hazard of a new undertaking as a good risk, a poor risk, degree of credit standing of an applicant for credit
 rolling stock (rōl'ing stōk), cars and locomotives of a railroad
 royalty (rōi'āl-ī), *n.* a percentage fee paid the holder of a patent or copyright for the right to make or sell, etc., the article in question
 r.r., an abbreviation for railroad
 run (rūn), *n.* a sudden withdrawal of funds by many depositors, as a run on a bank
 runner (rūn'ēr), *n.* a messenger of a financial house
 running account (rūn'ing ā-kōunt'), an account settled from time to time, and held open

S

sag (s'g), *n.* a letdown in stock-market prices
 sale (s'el), *n.* transfer of property for a consideration
 salvage (s'el'v'ij), *n.* compensation given those who rescue a ship or cargo from loss
 savior (s'el'v'ēr), *n.* one who voluntarily engages in saving a ship or cargo from peril
 sample (s'āmp'l), *n.* a small quantity presented to show the quality of a lot of goods
 sans recours (sāN rō-kōs'ūr), [French], without recourse sometimes added to an endorsement of a note or bill to protect the endorser from liability
 saturation point (sāt-s-rā'shūn point), state of a market when normal demands

are met, and sales depend upon demand for replacement
 savings bank (sāv'ings bānk), a bank which invests deposits for the benefit of the depositors
 scrip (skrip) *n.* certificate for a fractional share of stock, or in banking, representing a dividend still to be paid
 s/d, an abbreviation for sight draft
 seasoned (s'znd), *adj.* possession of a long-sustained record of good standing
said of securities
 seaworthy (s' wēr-thi), *adj.* fit for a voyage and properly equipped
 sec., an abbreviation for secretary sometimes written *sec'y*
 second mortgage (sēk'ūnd mōr'gij), a mortgage subsequent to a first mortgage, and giving no claim until the first mortgage has been met.
 secured creditor (sē-kūrd' krēd'ī-tēr), a creditor whose safety is protected by pledge of property or by unquestionable guarantee in the form of pledged securities.
 securities (sē-kū'r'ī-tēz), *n. pl.* stocks and bonds
 securities company (kūm'pā-ni), a company depending for its supporting income on securities of other corporations held by it.
 seigniorage (sēn'yōr-ij), *n.* a government's charge for coining bullion
 sell (s'el), *v. t.* to make a sale, to transfer for consideration
 sellers' market (sēl'ēra mār'kēt), a state of the market in which the seller is at an advantage, because demand exceeds supply
 seller's option (sēl'āshūn), a contract giving the seller of stock shares the privilege of delivering to the buyer on one day a notice during a specified period
 sell out (out), to sell shares ordered by a customer when his margin is exhausted
 sell short (sēl'shōrt), to sell securities not owned, but borrowed in expectation of a favorable change in the market, to sell a commodity, as wheat, for future delivery, in expectation of a drop in prices.
 setoff (sēt'of), *n.* a counterclaim or cross debt arising from a different matter from the one in question
 settlement (sēt'l-mēt), *n.* full and final payment on an obligation
 sh., an abbreviation for share; shares.
 shade (shād), *v. t.* to make a concession in the price of a commodity or security
 share (shār), *n.* one of the unit parts of securities issued by a company.
 shave (shāv), *v. t.* to buy a note at a rate higher than the legal rate of interest or to give a discount exceeding the legal figure.
 shipment (ship'mēt), *n.* quantity of goods dispatched
 shipper (ship'ēr), *n.* one who dispatches goods by vessel or other conveyance

shipping (ship'ing) *n* a collective term for a number of vessels
 shipping articles, (ār'ti-kls), articles of agreement between a captain and seamen
 shipping clerk (klürk), one who oversees the forwarding of merchandise
 shipping order (ör'dër) a form filled in with instructions for shipping
 ship's husband (ships hūs'bänd), one who attends to the requisite repairs of a ship while in port and does all the other necessary acts preparatory to a voyage
 ship's papers (pā'pērs), papers which a vessel must carry: register, sea letter, log-book, bill of health, shipping articles, etc.
 ship's stores (stōrs), provisions, fuel, cables, extra spars etc.
 ship't., an abbreviation for shipment
 shoestring haying (shōō'string hā'ing), trading on a very small margin
 shorn (shörn), *adj* defrauded, deprived by a swindle
 shortage (shōr'tij), *n* a deficiency in shipment of goods as received due to bad packing or to theft in the course of shipment
 short exchange (shōrt ēks-chānj'), bills of exchange payable at sight or in a few days
 short sale (sāl) sale of a security not owned but borrowed, in expectation of buying later at a lower price
 short ton (tūn), a ton of 2,000 pounds
 shrinkage (shrink ij), *n* a decrease due to shrinking of goods.
 sight (sit), *n* the time when a bill is presented to the drawee
 sight draft (drāft), a draft that is due to be paid when presented
 signature (sīg'nā-tūr), *n* the name of a person written by himself
 silent partner (silēnt pārt'nēr), a partner taking no active part in the conduct of a business
 silver certificate (sil'vēr sēr-ti'f-i-kēt), paper currency backed by silver dollars in the Treasury
 simple interest (sīm'pl in'tēr-ēst), interest on principal alone, not compound
 sine die (sīnē di'ē), without naming a day as for adjournment of a meeting
 single-entry bookkeeping (sīng'gl-ēn'trī bōōk'kep-ing), that system of bookkeeping which requires only one entry for a single transaction
 single-name paper (-nām pā'pēr), commercial paper, unendorsed
 sinking fund (sīng'ing fūnd), a fund maintained by payments out of earnings to provide for payment of charges when due
 skyrocketing (skī'rōk-ēt-ing), *n* soaring of price of a security to levels far beyond its ordinary reach
 slow assets (slō ās'ēts), resources which re-

quire considerable time to be changed into cash
 slump (slūmp), *n* a decline or period of inactivity in the market
 smuggling (smūg'ling), *n* introducing goods into a country without paying duties
 solvent (sōl'vent), *adj* able to meet obligations
 specialty (spē'shāl-ti), *n* a written, sealed and delivered contract
 specie (spē'shē), *n* coined money
 specification (spēs-i fi-kā'shūn) *n* a written description and enumeration of particulars
 speculation (spēk-ū-lā'shūn), *n* buying and selling for immediate profit rather than for investment
 split commission (split kō-mish'ūn), a commission shared with a customer
 spot cash (spōt kāsh), immediate payment
 spot delivery (dē-liv'ēr-i), immediate delivery
 spot goods (gōōds), goods on which immediate delivery can be had
 spot quotation (kwō-tā'shūn), a price named for immediate delivery
 s. a., an abbreviation for steamship
 stamp duty (stāmp dū'ti), a law requiring stamps to be affixed to checks and proprietary articles
 staple (stā'pl), *n* a principal commodity of trade
 State bank (stāt bān'k), a bank organized under the laws of a State and subject to supervision by State authority
 statement of account (stāt'mēt ōv ā-kōunt'), presentation of an account since the last payment
 statute law (stāt'ūt lōw), a body of laws established by legislative enactment written as opposed to unwritten or common law
 sterling exchange (stūr'ling ēks-chānj'), exchange in terms of the British pound sterling
 stock (stōk), *n* (1) the capital of a corporation, (2) goods on hand
 stockbroker (stōk'bro-kēr), *n* one who buys and sells stock on commission
 stock certificate (stōk-ti'f-i-kēt), a paper evidencing ownership of shares
 stock dividend (dīv't-dēnd), a dividend paid in stock instead of cash
 stock exchange (ēks-chānj'), a place where shares of stock are bought and sold
 stockholder (stōk'hōl-dēr), *n* one who holds shares of stock
 stock in trade (in trād), goods kept on hand, ready for sale
 stock jobber (jōb'ēr), a dealer in odd lots of stock
 stocktaking (stōk'tāk-ing), *n* inventory
 stop-loss order (stōp'lōs ōr'dēr), an order to a broker to sell when the price falls to a certain figure, or, if selling short to buy at a certain point
 stoppage in transit (stōp'pī in trān'sit), the

right of the seller to stop goods on their passage if the purchaser has become insolvent

stop payment (pā'mēnt), order by a bank's customer to refuse payment on a check or draft that has been issued

storage (stō'rīj), *n* sums paid for storing goods

storekeeper (stōr'kēp-ēr), *n* an officer in charge of a bonded warehouse

stowage (stō'ij), *n* the careful arrangement of the cargo in a ship

str., an abbreviation for steamer

straddle (strād'l), *n* a combined put and call, giving the holder an option either to buy or sell at a fixed price within a specified period

straight bill of lading (strāt bīl ōv lā'dīng), a bill of lading with no requirement beyond that of delivery to the consignee

strikebreaker (strīk'brāk-ēr), *n*, a worker hired to take the place of a worker on strike

stab (stūb), *n* memorandum in a checkbook of a check that has been given out

sublet (sūb-lēt'), *v* and *vt* to rent to another property rented by oneself

subpoena (sūb-pō'nā), *n* a writ ordering a person to appear at court at a certain time

subpoena duces tecum (dū'sēz tē'kūm), an order to appear in court with evidence

subrogation (sūb-rō-gā'shūn), *n*, putting one thing in place of another, substituting one creditor for another.

subsidiary company (sūb-sīd'ī ā-kūm'pā-nī), a company whose controlling interest is held by another company.

undries (sūn'drīs), *n* *pl* unclassified articles

supercargo (sū-pēr-kār'gō), *n*, an agent who accompanies cargo to care for and sell it

surety (shūr'ē), *n* one who binds himself to pay money in case another person fails to pay, to fill a contract, or to serve with integrity

surplus (sūr'plūs), *n*, an amount over and above a certain sum; undistributed profits, any excess of assets over total liabilities

surveyor (sēr-vā'ēr), *n*, agent of an insurance company to examine and report on applications for marine or fire insurance

suspend (sūs-pēnd'), *vt* to fail, to stop payment.

suspense account (sūs-pēns' ā-kōunt'), a ledger account containing the amounts of items in doubt, to be credited or debited later to the right accounts

sutler (sūt'lēr), *n* one authorized to sell goods to an army.

swile weight (sū'l' wāt), weight after tare is deducted

syndicate (sīn'dī-kāt), *n* a group of bankers or capitalists acting together for an agreed purpose, such as underwriting a new issue of securities

T

take stock (tāk stōk), to make an inventory.

take quale (tāk'kwā'īl), [Italian], such as used to denote that the cargo is presumed to correspond with the sample, and that the buyer takes the risk of deterioration

tally (tāl'i), *n* keeping account by checking off

tallyman (tāl'i-nūn) *n* one who receives payment for goods in weekly installments

tangible assets (tān'jī-bīl ās'ēts), resources consisting of real estate or chattels

tapo (tāp), *n* the ribbon of paper on which a ticker shows market transactions of the day

tare (tār), *n* an allowance for the weight of a container, the difference between gross and net weight of a shipment

tariff (tār'if), *n* a list of duties which are payable on imports, a list of prices for various services

teller (tēl'ēr), *n*, a bank officer who handles cash

tenant (tēn'ānt), *n*, one who leases or rents real estate

tenants in common (tēn'ānts īn kōm'ūn), persons holding the same property in common, *i. e.*, by distinct titles and not as joint tenants

tender (tēn'dēr), *n* a bid, an offer

ten-forties (tēn-fōrt'iz), *n* *pl* United States Government bonds, which could be redeemed by the Government in ten years or allowed to run for forty

terms of sale (tērms ōv sāl), conditions set forth in making a sale

testator (tēs-tā'tēr), *n* one who has made a will *see* testatrix

textile fabrics (tēks'tīl fāb'rīks), all woven or piece goods.

ticker (tik'ēr), *n* a telegraphic instrument recording transactions in the market

tight (tit), *adj* said of the market when there is little money to be loaned

time bargain (tīm bār'gēn) a contract for the future sale of stock

time card (kārd), a card recording the hours at which an employee starts and quits work

time deposit (dē-pōz'īt), a deposit not to be withdrawn until a certain period has elapsed or a specified number of days' notice of intention to withdraw has been given

time money (mūn'ī), money borrowed or loaned for a specified period of time

time study (stūd'i), the computation of the time necessary to do a specific task

title (tī'tl), *n* evidence of ownership

tonnage (tūn'ij), *n* the weight a ship will carry in tons, capacity of a vessel

torit (tōrt), *n* a private or civil injury for which damages may be obtained

tracer (trās'ēr), *n* a letter or telegram

which attempts to locate goods that have been lost or delayed in shipping

trade (trād) *n* buying and selling, commerce traffic

trade acceptance (āk-sēp'tāns) a bill of exchange in payment for goods, marked as accepted by the purchaser.

trade discount (dīs kount), percentage off from list prices allowed a dealer as his profit on reselling the goods

trade-mark ('mārk) *n* a symbol identifying an article as the product of a particular maker and protected by law, especially when registered at the United States Patent Office

trade name (nāni), a name which identifies an article among tradesmen, also, a name which identifies a business concern

trade price (prī), the price allowed by wholesalers to retailers

trade sale (sāl) an auction by and for the trade, especially, an auction of book-sellers

trade-union ('ūn-yūn) *n*, a combination of workmen to protect their own interests

traffic (trāf'ik), *n* business done, especially, business of a railroad

transfer agent (trāns'fēr ājēnt) an officer of a corporation who keeps account of transfers of its stock and issues new certificates

transfer in blank (īn blānk), placement of a stock certificate with a new owner without endorsement to him in the customary place on the back of the certificate

transit duty (trāns'it dū'tī), a tax imposed on goods for passing through a country

transportation (trāns-por-tā'shūn), *n* conveying goods from one place to another

transshipment (trāns-shīp'mēt), *n* removing goods from one ship or conveyance to another

travelers' checks (trāv'ēl-ērs chēks), checks issued by a financial house or express company for use by persons traveling, to be cashed at branch offices or associated banks

treasury notes (trēzh'ēr-ī nōts), currency authorized by the Sherman Act of 1890, retired by Act of 1900, and replaced by new silver certificates

tret (trēt), *n* an allowance for waste of 4 lbs in 104 lbs, after tare has been deducted

triplicate (trīp'lī-kāt), *v t* to make three copies of a paper *n* the third copy

trust company (trūst kŭm'pā-nī), a corporation, under the laws of a state, which administers estates and acts as guardian or trustee, also as fiscal agent

trust deed (dēd), a deed by which power is given to a group of creditors to foreclose mortgages upon default

trustee (trū-te'), *n* one who holds property in trust for another

trust fund (fūnd), a fund placed in trust for a beneficiary

turnover (tŭrn-ō-vēr), *n* (1) a cycle of purchase, sale, and replacement of a stock of goods, (2) number of persons hired within a given period to replace those leaving or dropped from the payroll

U

ullage (ūl'ij), *n* the amount which a cask lacks of being full

ultimo (ūl'ī-mō), *n* last month, as your letter of the 17th ultimo abbr ult

unclaimed goods (ūn-klāmd' gŭdz) goods in government storehouses unclaimed after three years from importation, or on which duties have not been paid, may be sold at auction

undersell (ūn-dēr-sēl'), *v t* to sell below the trade price

underwrite (ūn-dēr-rīt'), *v t* to insure, to assume financial responsibility for a venture to subscribe

underwriter (ūn-dēr-rīt-ēr) *n* a person who guarantees against losses or who guarantees loans stock or bond issues, etc

unearned increment (ūn-ērnd' īn'krēmēt), increase in value from causes other than those of management or direction

union (ūn'yūn), *n* an organization of working people for their common protection and betterment of working conditions, wage scales, and the like see craft union industrial union

unlisted securities (ūn-līst'ēd sē-kŭ'rī tī), stocks and bonds which are not included in the approved lists of the leading stock exchanges

unloading (ūn-lŭd'īng), *n* the selling of stock by holders informed of unfavorable prospects

unseaworthy (ūn-sē'wēr-thī), *adj* unfit for a voyage in condition or equipment

unsound (ūn-saund'), *adj* unsafe, of doubtful solvency

upset price (ŭp'sēt prīs), the minimum price at which the courts permit property to be sold at a receivership sale following foreclosure the lowest price an owner is willing to take at an auction sale of his property

usage (ūz'āns) *n* the time allowed by usage for the payment of a bill of exchange it differs greatly in different countries, any business custom

usury (ŭzhŭr-ē), *n* the exaction of interest in excess of the legal limit

V

valid (vāl'īd), *adj* incapable of being rightfully overthrown or set aside, in force and effect

value (vǎl'ú), *vt* to estimate *n*, worth
 value received (rě-sěvd'), a phrase used in notes and bills to express a consideration indefinitely

vendee (vĕn-dĕ'), *n*, a buyer, one to whom something is sold

vendor (vĕn'dōr, 'dōr), *n*, a seller

vendue (vĕn-du'), *n*, an auction sale

venture (vĕn'tūr), *n*, a mercantile speculation or investment

verbatim (vĕr-bā'tĕm), *adv* word for word

vertical union (vĕr'tĭ-kāl ūn'yūn), see industrial union

void (void), *adj* inoperative, ineffective, null

voidable (void'ā-bl), *adj* tending to become of no legal effect if proper steps are taken.

voucher (vou'chēr), *n*, a receipt for a payment, a check that has been paid and returned to its maker by the bank, a document proving a transaction

W

waiver (wāv'ēr), *n*, a voluntary relinquishment of rights.

warehouse (wār'hous), *n*, a building for storage of goods

warehouse receipt (rĕ-sĕt'), a receipt for goods deposited in a warehouse sometimes it is made negotiable and traded in as representing ownership of the merchandise.

warrant (wār'ānt), *n*, a guarantee, a writ authorizing a person to do something, as a warrant for arrest, a conveyance of power to pay or receive money

warranty (wār'ān-tĭ), *n*, an undertaking that goods or title are as represented

wash sales (wāsh sālz), fake sales made to influence the market

wastage (wās'tĭj), *n*, loss in handling, shrinkage

waste (wāst), *n*, refuse material.

watered stock (waw'tĕrd stok), stock only partly covered by the capital of the issuing company

waybill (wā bĭl), *n*, a list of goods given to a carrier

wear and tear (wār ānd tār), depreciation through use

wharfage (hwawrf'ĭj), *n*, a charge for use of a wharf

when, as, and if issued (hwĕn, ās, ānd ĭf ĭsh'ūd), terms on which a projected issue of securities is sometimes offered, releasing the intending issuer from responsibility in case orders are taken and the securities are not issued

wholesaler (lōl'sāl-ēr), *n*, one who buys in large quantities to sell to retailers

will (wĭl), *n*, a formal document disposing of one's property after his death

without recourse (wĭth-out' rĕ-kōrs'), without liability on the part of an endorser of a promissory note to pay the amount of the note if the maker or any following endorser fails to do so

working capital (wŭrk'ĭng kăp'ĭ-tāl), capital needed for and used in actual operation of a business

wreckage (rĕk'ĭj), *n*, merchandise saved from a wreck

wt., an abbreviation for weight

Y

yield (yĕld), *n*, return from an investment.

SYNONYMS AND ANTONYMS

A Condensed Collection of Common Words of Like and Opposite Meaning

By dictionary definition, a synonym for a given word is "another word with the same meaning." In fact, however, there are no, or at best extremely few, true synonyms. Always there is some slight shade of difference in value.

But for almost all words there are possible substitutes; other words that have so nearly the same meaning that one may be used for the other as a means to avoid tiresome repetition.

Vital distinctions must be observed in using any list of synonyms and antonyms. For example, with reference to persons, *dull* and *stupid* are as a rule interchangeable; but a dull knife is not to be called a stupid knife. Such a list as is here presented must be used with intelligent discrimination. The entries are necessarily suggestive rather than final.

Antonyms are terms of opposite meaning to synonyms: as *fast*, *slow*; *strong*, *weak*; *long*, *short*.

Knowledge of synonyms and antonyms is a source of strength in writing. It enriches the vocabulary. Use of synonyms avoids wearisome repetition. Use of antonyms enables a speaker or writer to rise to a sharp or vivid climax by means of direct contrast.

In the following list, antonyms are enclosed in parentheses

A

abandon (ă-băn'dŭn), *v. t.* leave, forsake, desert, renounce, surrender, relinquish, quit forgo, waive (Keep, hold, maintain, cherish)

abate (ă-băt'), *v. t.* and *v. i.* decrease ebb, dwindle, subside, moderate, reduce lessen (Increase, revive, enlarge aggravate, enhance)

abbreviate (ă-brŭ'vī-ăt), *v. t.* shorten, abridge, curtail, contract, condense, reduce (Extend)

abettor (ă-bŕt'ŕ), *n.* assistant accessory, accomplice promoter, instigator, particeps criminis, condutor, associate, companion, co-operator (Opponent)

abhor (ăb-hŭr'), *v. t.* despise, dislike, hate, detest, abominate, loathe, nauseate (Love, admire esteem, approve)

ability (ă-bŭl'itē), *n.* capability, talent, faculty, capacity, qualification, aptitude, aptness, expertness, skill, efficiency, ac-

complishment attainment (Incompetency)

able (ă-bl'), *adj.* strong powerful muscular, stalwart, vigorous athletic, robust, brawny, skillful, adroit, competent efficient, capable clever, self-qualified, telling fitted (Weak)

abolish (ă-bŭl'ish) *v. t.* quash, destroy, revoke, abrogate annul, cancel annihilate extinguish vitiate, invalidate nullify, end remove, repeal (Establish, continue support sustain enforce)

abortive (ă-bŕt'iv), *adj.* fruitless, ineffectual idle unoperative, vain, futile (Effective)

about (ă-bout'), *prep.* concerning, regarding relative to with regard to, as to, respecting, referring to *adv.* around, nearly approximately

absent (ăb'sŕnt), *adj.* inattentive abstracted not attending to, listless, dreamy (Present)

attack (ä-täk'), *v t* assail, assault, encounter (Defend)
attain (ä-tän'), *v t* gain, master, accomplish, achieve, win, get, acquire *as* reach (Forfeit, abandon, lose)
audacity (aw-däs'ti), *n* boldness, effrontery, hardihood, temerity (Bleekness)

B

baffle (bäf'ti), *v t* confound, defeat, misconcert. (Aid, abet)
bear (bär), *v i* endure, suffer *v t* support, carry, convey, transport
beat (bät), *v i* defeat, overpower overthrow, rout
beautiful (bü'ti-föl), *adj* fine, handsome, pretty, bewitching, attractive comely (Homely, ugly, hideous, horrid, unattractive)
becoming (bë-küm'ing), *adj* decent, fit, seemly, suitable befitting, graceful (Unbecoming, unsuitable, unfitting, misplaced)
beg (bëg), *v t* and *v i* beseech, crave, entreat, implore solicit, supplicate (Give)
benefit (bën'ë-fti), *n* favor, advantage, kindness civility (Injury)
blame (bläm), *v t* censure, condemn, reprove, reproach, upbraid (Praise)
blemish (blëm'ish), *n* defect disfigurement, imperfection, flaw, speck, spot, stain (Ornament)
blot (blöt), *v t* cancel, efface, expunge, erase, obliterate
bold (böld), *adj* brave daring, fearless, intrepid undaunted (Timid)
border (bör'där), *n* brim, brink, edge, margin, rim, verge, boundary, confine, frontier
bound (bound), *v t* circumscribe, confine, limit, restrict
break (bräk), *v t* crack, split, smash, bruise crush, pound squeeze
bright (brit), *adj* brilliant, luminous, resplendent, clear, radiant, shining (Dull)
brittle (brit'l) *adj* fragile, breakable (Solid)
business (bl's'nës) *n* avocation, employment, engagement, occupation, art, profession, trade

C

cancel (kän'sël), *v t* nullify, abolish, annul, rescind quash revoke repeal (Maintain, establish, sustain, uphold approve)
candid (kän'did) *adj* sincere, honest truthful, frank, fair, impartial, unbiased (Cunning adroit crafty, sly, shrewd, tricky, wily, subtle, deceitful, artful)
capable (kä'pä-bl), *adj* able, competent (Incompetent)
care (kär), *n* anxiety, concern, solicitude, heed, attention (heedlessness, negligence)

catch (käteh), *v t* grasp, grip, capture, clutch, clasp, seize, snatch, secure, take (Miss, lose restore, release)
cause (kawz), *n* motive, reason (Effect, consequence)
cease (sëz) *v t* and *v i* finish, quit stop, terminate, discontinue, leave off, end (Continue, begin, inaugurate start)
certain (sür'tin), *adj* secure, sure (Doubtful)
chance (chäns), *n* fate fortune (Design)
change (chäng), *v t* barter, exchange, substitute
changeable (chäng'yä-bl), *adj* fickle, inconstant, mutable, variable (Unchangeable)
character (kär'äk-tär), *n* reputation, repute standing
cheap (chëp) *adj* inexpensive, inferior, common (Dear)
circumstances (sür'küm-stäns), *n* fact, incident
class (kläs) *n* degree order, rank
command (kô-mänd'), *n*, injunction, order, precept
commodity (kô-möd'i-ti), *n* goods, merchandise ware
common (kôm'ün) *adj* mean ordinary, vulgar (Uncommon extraordinary)
compel (kôm-pël'), *v t* force oblige necessitate make coerce (Coax lead)
compensation (kôm-pën-sä'shün), *n*, amends recompense, remuneration, requital, reward
complain (kôm-plän'), *v i* lament murmur, regret, repine (Rejoice)
comply (kôm-pli) *v i* accede, conform, submit yield (Refuse)
compound (kôm'pound), *adj* complex (Simple)
comprehend (kôm'prë-hënd) *v t* comprise, include embrace, grasp understand, perceive (Exclude, mistake)
comprise (kôm'pris') *v t* comprehend, contain, embrace, include
conceal (kôn-sel'), *v t* hide, secrete (Uncover)
conceive (kôn-sëv'), *v t* comprehend, understand
conclusion (kôn-klü'shün), *n* inference, deduction
condemn (kôn-dëm'), *v t* censure, blame, disapprove reprove (Justify, exonerate, acquit approve)
conduct (kôn-dükt'), *v t* direct guide, lead, govern, regulate manage
confirm (kôn-fürm'), *v t* corroborate, approve, attest (Contradict)
conflict (kôn'flikt), *n* combat, contest, contention, struggle (Peace quiet)
confute (kôn-füt'), *v t* disprove, refute, oppose (Approve)
consequence (kôn'së-kwëns), *n* effect, event, issue, result (Cause)
consider (kôn-sid'ër), *v t* and *v i* reflect, ponder, weigh
consistent (kôn-sis'tënt), *adj*, constant, compatible (Inconsistent)

contend (kôn-tënd'), *v.t.* contest, dispute, strive, struggle, combat
 continual (kôn-tîn'ü-äl), *adj.* constant, continuous, perpetual, incessant (Intermittent)
 continuance (kôn-tîn'ü-âns), *n.* continuation, duration (Cessation)
 continue (kôn-tîn'ü), *v.t.* and *v.i.* persist, persevere, pursue, prosecute (Cease)
 contradict (kôn-trä-dikt'), *v.t.* deny, gainsay, oppose (Confirm)
 contrast (kôn-träst'), *v.t.* compare, discriminate, differentiate
 convey (kôn-vä'), *v.t.* transfer, shift, move, change, carry transport, transmit, give (Keep, hold, possess, retain)
 correct (kô-rëkt'), *v.t.* rectify, reform.
 cost (kôst), *n.* charge, expense, price
 cursory (kûr'sô-rî), *adj.* desultory, hasty, slight (Thorough)
 custom (kôs'tûm), *n.* fashion, manner, practice.

D

danger (dân'jër), *n.* hazard, peril (Safety)
 deadly (dêd'li), *adj.* fatal, destructive, mortal
 decay (dê-kä'), *n.* decline, consumption (Growth)
 deceit (dê-sët'), *n.* imposition, trick, delusion, guile, beguilement, treachery, sham (Truthfulness)
 deceive (dê-sëv'), *v.t.* delude, impose upon, overreach, gull, dupe, cheat
 decide (dê-sid'), *v.t.* determine, settle, adjudicate, terminate, resolve
 decipher (dê-sif'ër), *v.t.* read, spell, interpret, solve
 decision (dê-sizh'ûn), *n.* determination, conclusion, resolution, firmness (Vacillation)
 declaration (dêk-lä-rä'shûn), *n.* avowal, manifestation, statement, profession
 decrease (dê-kreäs'), *v.t.* and *v.i.* diminish, lessen, wane, decline, retrench, curtail, reduce (Grow)
 deed (dêd), *n.* act, action, commission, achievement, instrument, document.
 deem (dêm), *v.t.* judge, estimate, consider, think, suppose, conceive
 deep (dêp), *adj.* profound, subterranean, submerged, designing, abstruse, learned (Shallow)
 deface (dê-fäs'), *v.t.* mar, spoil, injure, disfigure (Beautify)
 default (dê-fawlt'), *n.* lapse, forfeit, omission, absence, want, failure
 defect (dê-fëkt'), *n.* imperfection, flaw, fault, blemish. (Beauty, improvement)
 defense (dê-fëns'), *n.* excuse, plea, vindication, bulwark, rampart
 defer (dê-für'), *v.t.* delay, postpone, put off, prorogue, adjourn. (Force, expedite)
 deficient (dê-fish'ënt), *adj.* short, wanting, inadequate, scanty, incomplete. (Complete)

define (dê-fîn'), *v.t.* fix, settle, determine, limit
 defray (dê-frä'), *v.t.* meet, liquidate, pay, discharge
 degree (dê-grê'), *n.* grade, extent, measure.
 deliberate (dê-lîb'ër-ät), *v.t.* consider, meditate, consult, ponder, debate
 demonstrate (dêm'ôn-strät), *v.t.* prove, show, exhibit illustrate
 depart (dê-pärt'), *v.i.* leave, quit, decamp, retire, withdraw, vanish (Remain)
 deprive (dê-prîv'), *v.t.* strip, bereave, de-poil, rob, divest
 deputé (dê-püt'), *v.t.* appoint, commission, charge, intrust, delegate, authorize, accredit
 describe (dê-skrîb'), *v.t.* delineate, portray, explain, illustrate, define, picture
 deserve (dê-zûrv'), *v.t.* merit, earn, justify, win
 design (dê-zîn'), *n.* delineation, sketch, drawing, cunning, artfulness, contrivance
 desirable (dê-zîr'ä-bl), *adj.* expedient, advisable, valuable, acceptable, proper, judicious, beneficial, profitable, good.
 desire (dê-zîr'), *n.* longing, affection, craving, coveting, wish
 destructive (dê-strûk'tîv), *adj.* detrimental, hurtful, noxious, injurious, deleterious, baleful, baneful, subversive (Creative)
 desultory (dës'ûl-tô-rî), *adj.* rambling, discursive, loose, unmethodical, superficial, unsettled, erratic, fitful (Thorough)
 detail (dê-tîl'), *n.* particular, specification, minutiae *v.t.* particularize, enumerate, specify (Generalize)
 deter (dê-têr'), *v.t.* warn, stop, dissuade, terrify, scare (Encourage)
 detriment (dê-trî-mënt), *n.* loss, harm, injury, deterioration (Benefit)
 develop (dê-vël'öp), *v.t.* unfold, amplify, expand, enlarge.
 device (dê-vîs'), *n.* artifice, expedient, contrivance
 dictate (dik'tät), *v.t.* prompt, suggest, enjoin, order, command
 dictatorial (dik-tä-tô-rî-äl), *adj.* imperative, imperious, domineering, arbitrary, tyrannical, overbearing (Submissive)
 difference (dîf'ër-ëns), *n.* variation, contrast, disparity, separation, disagreement, discord, dissent, estrangement, variety
 different (dîf'ër-ënt), *adj.* various, manifold, diverse, unlike, separate, distinct. (Similar)
 difficult (dîf't-kûlt), *adj.* severe, arduous, laborious, trying, hard, intricate, involved, perplexing, obscure, unmanageable. (Easy)
 dignify (dîg'nî-fî), *v.t.* aggrandize, elevate, invest, exalt, advance, promote, honor. (Degrade)
 diligence (dîl'jën-s), *n.* care, assiduity, attention, heed, industry. (Negligence)
 diminish (dî-mîn'ish), *v.t.* and *v.i.* lessen, reduce, contract, curtail, retrench. (Increase)

usability (dis-ā-bū't-ā), *n* unfitness, incapacity
 discern (di-rōrn'), *v t* behold, descry, observe, recognize, see, discriminate, separate perceive
 discipline (dis'tipln), *n* order, strictness, training, coercion, punishment, organization (Confusion, demoralization)
 discover (dis-kūv'ēr), *v t* disclose, detect, make known, find, invent, contrive, expose, reveal
 discreet (dis-krēt'), *adj* cautious, prudent, wary, judicious (Indiscreet)
 discrepancy (dis-krēp'ān-s), *n* disagreement, difference, variance (Agreement)
 discrimination (dis-krīm-i-nā'shūn), *n* acuteness, discernment, judgment caution
 dishonest (dis-ōn'ēt), *adj* unjust, fraudulent, unfair, deceitful, cheating, deceptive, wrongful (Honest)
 dismiss (dis-mis'), *v t* send off, discharge, discard, banish (Retain)
 display (dis-plū'), *v t* show, spread out, exhibit, expose (Hide)
 dispose (dis-pōs'), *v t* arrange, place, order, give, bestow
 dispute (dis-pūt'), *v t* and *v i* argue, contest contend, question impugn (Assent)
 dissent (di-sēnt'), *v i* disagree, differ, vary (Assent)
 distinct (dis-tīngkt'), *adj* clear, plain, obvious, different, separate (Obscure, indistinct)
 distinguish (dis-tīng'gwish), *v t* perceive, discern mark out, divide discriminate
 distinguished (dis-tīng'gwisht), *adj* famous, glorious, far-famed, noted, illustrious, eminent, celebrated (Obscure, unknown, ordinary)
 distribute (dis-trīb'ūt), *v t* allot, share, dispense, apportion, deal (Collect)
 disuse (dis-ūs'), *n* discontinuance, abolition, desuetude (Use)
 divide (di-vid') *v t* part, separate, distribute, deal out, sever, sunder
 do (dō), *v t* effect, make, perform, accomplish, finish, transact, achieve, complete, realize, perpetrate, execute
 doubt (dout), *n* uncertainty, suspense, hesitation, scruple, ambiguity (Certainty)
 draw (draw), *v t* pull, haul, drag attract, unshale, sketch describe
 dreadful (drēd'fūl) *adj* fearful, frightful, shocking, awful horrible, horrid, terrific
 dress (drēs), *n* clothing, attire apparel garments, costume, garb, livery, raiment
 drift (drift), *n* purpose, meaning scope, aim, tendency, direction
 dry (dri), *adj* arid, parched, lifeless, dull, tedious uninteresting, meagre (Moist, interesting succulent)
 due (dū), *adj* owing to, attributable to, just, fair, proper *n* debt, right

duplicate (dū'plū-kāt), *n* facsimile replica, likeness, imitation, copy, counterpart, reproduction (Model, original, pattern, prototype)
 durable (dū'rā-bl), *adj* lasting, permanent, abiding, continuing (Ephemeral, perishable)
 dwindle (dwin'dl), *v i* pine, waste diminish, decrease, fall off (Grow)

E

earn (ērn) *v t* acquire, obtain, win, gain, achieve
 ease (ēz), *v t* calm, allay, allay, mitigate, appease, assuage, pacify, dis-burden rid (Annoy, worry)
 easy (ēz'), *adj* light, comfortable, uncon-strained (Difficult, hard)
 economical (ē-kō-nōm'ī-kāl), *adj* sparing, saving, provident, thrifty, frugal, careful, niggardly (Wasteful)
 edge (ēj), *n* border, brink, rim, brim, margin verge
 efface (ē-fās'), *v t* blot out, expunge, obliterate, wipe out, cancel erase
 effect (ē-fēkt'), *n* consequence, result, issue event, execution, operation *v t* accomplish, fulfill, realize achieve, execute operate, complete
 effective (ē-fēk'tīv), *adj* efficient, operative, serviceable (Vain, ineffectual)
 efficacy (ē-fī-kā-s), *n* efficacy, energy, agency, instrumentality
 efficient (ē-fīsh'ēnt), *adj* effectual, affective, competent, capable, able fitted
 eliminate (ē-līm'ī-nāt), *v t* drive out, expel, thrust out, eject, cast out, oust, dislodge, banish, proscribe
 elucidate (ē-lū-sī-dāt), *v t* make plain, explain, clear up, illustrate
 elude (ē-lūd'), *v t* evade, escape, avoid, elude
 eminent (ēm'ī-nēnt), *adj* distinguished, signal, conspicuous, noted prominent, elevated, renowned, famous, glorious, illustrious (Obscure, unknown)
 emit (ē-mīt'), *v t* give out, throw out, exhale, discharge, vent
 employ (ēm-ploī'), *v t* occupy, busy, take up with, engross
 employment (ēm-ploī'mēnt), *n* business, avocation, engagement, office, function, trade profession, occupation, calling, vocation
 enclose (ēn-klēz'), *v t* surround, shut in, fence in cover, wrap
 encourage (ēn-kūr'j), *v t* countenance, sanction, support foster, cherish, inspire, embolden, animate cheer, incite, urge, impel, stimulate (Deter)
 end (ēnd), *n* aim, object, purpose, result, conclusion, upshot, close, expiration, termination, extremity, sequel
 endeavor (ēn-dēv'ēr), *v i* attempt, try, essay, strive, aim

engage (ĕn-găj'), *v t* employ, busy, occupy, attract, invite, allure, entertain, engross, take up, enlist
 enjoin (ĕn-join'), *v t* order, ordain, appoint, prescribe
 enlarge (ĕn-lărj'), *v t* increase, extend, augment, broaden, swell (Diminish)
 enmity (ĕn-mĭ-tĭ), *n* animosity, hostility, ill will, maliciousness (friendship)
 enormous (ĕ-nôr'mŭs), *adj* gigantic, colossal, huge, vast, immense, prodigious (Insignificant)
 enough (ĕ-nŭf'), *adj* sufficient, plenty, abundant (Wanting, lacking)
 enroll (ĕn-rŭl'), *v t* enlist, list, register, record
 enterprise (ĕn'tĕr-prĭz), *n* undertaking, endeavor, venture, energy
 entrance (ĕn'trans), *n* ingress, access, door, approach, inlet, entry, gate, opening, portal, (Ejection, refusal, expulsion, exit, egress, withdrawal)
 equal (ĕ'kwŭl), *adj* equable, even, like, alike, uniform (Unequal)
 eradicate (ĕ-răd'ĭ-kăt), *v t* root out, extirpate, exterminate
 erroneous (ĕ-rŏ'nŏ-ŭs), *adj* incorrect, inaccurate, inexact (Exact)
 error (ĕ'rĕr), *n* blunder, mistake. (Truth)
 especially (ĕs-pĕsh'ăl-l), *adv* chiefly, particularly, principally. (Generally)
 establish (ĕs-tăb'lish), *v t* build up, confirm. (Overthrow)
 esteem (ĕs-tĕm'), *n*, regard, respect (Contempt)
 estimate (ĕs'tĭ-măt), *v t* appraise, appreciate, esteem, compute, rate.
 evade (ĕ-văd'), *v t* equivocate, prevaricate
 even (ĕ'vn), *adj*, level, plain, smooth. (Uneven)
 event (ĕ-vĕnt'), *n*, accident, adventure, incident, occurrence.
 evil (ĕ'vl), *n* ill, harm, mischief, misfortune (Good)
 exact (ĕg-zăkt'), *adj*, nice, particular, punctual. (Inexact)
 examination (ĕg-săm-l-nă'shŭn), *n*, investigation, inquiry, research, search, scrutiny
 exceed (ĕk-sĕd'), *v t* excel, outdo, surpass, transcend. (Fall short)
 exceptional (ĕk-sĕp'shŭn-ăl), *adj*, uncommon, rare, extraordinary. (Common)
 excess (ĕk-sĕs'), *n* profusion, surplus, superfluity, waste, lavishness, luxuriance, dissipation, extravagance (Poverty, want, need, lack, scantiness, frugality, economy, dearth, destitution)
 execute (ĕk'sĕ-kŭt'), *v t* fulfill, perform
 exempt (ĕg-zĕmpt'), *adj*, free, cleared (Subject)
 exercise (ĕk'sĕr-sĭz), *v t*, and *n* practice.
 exhaustive (ĕx-săw'tĭv), *adj*, thorough, complete. (Cursory)
 exigency (ĕk'sĭ-jĕn-sĭ), *n* emergency
 experiment (ĕks-pĕr't-mĕnt), *n* proof, trial, test.

explain (ĕks-plĕn'), *v t* expound, interpret, illustrate, elucidate
 express (ĕks-prĕs'), *v t* declare, signify, utter, tell.
 extravagant (ĕks-trăv'ă-gĭnt), *adj* lavish, profuse, prodigal (Parsimonious)

F

facetious (fă-sĕ'shŭs), *adj* pleasant, jocular, jocose (Serious)
 factor (făk'tŕ), *n* agent
 fail (fĭl), *v t* to fall short, be deficient. (Accomplish)
 faint (fĭnt), *adj* weak, irresolute, faltering, feeble, languid. (Forcible, fresh, hearty, resolute)
 fair (făr), *adj* clear, equitable, honest, reasonable (Stormy, unfair)
 faithful (făth'fŭl), *adj*, staunch, devoted, trusty, true, loyal, constant (Faithless, false, untrue)
 faithless (făth'les), *adj* perfidious, treacherous (Faithful)
 fall (fawl), *v t* drop, droop, sink, tumble. (Rise)
 famous (fă'mŭs), *adj* celebrated, renowned, illustrious (Obscure)
 fast (făst), *adj*, rapid, quick, fleet, expeditious (Slow)
 fear (fĕr), *n* timidity, timorousness, fright, apprehension, trepidation (Bravery)
 feeling (fĕl'ĭng), *n* sensation, sense, sensibility, susceptibility (Insensibility)
 fertile (fĕr'tĭl), *adj* fruitful, prolific, plentiful, productive (Sterile)
 figure (fĭg'ŭr), *n* allegory, emblem, metaphor, symbol, picture, type
 find (fĭnd), *v t* descry, discover, espy. (Lose, overlook)
 fine (fĭn), *adj* delicate, nice, admirable, splendid (Coarse, clumsy, huge)
 fine (fĭn), *n* forfeit, forfeiture, mulct, penalty
 firm (fĕrm), *adj* constant, solid, steadfast, fixed, stable (Weak)
 first (fĭrst), *adj*, foremost, chief, earliest. (Last)
 fit (fĭt), *v t* accommodate, adapt, adjust, suit
 fix (fĭks), *v t* determine, establish, settle, limit, decide.
 fluctuating (flŭk'tŭ-ăt-ĭng), *adj* wavering, hesitating, oscillating, vacillating, change (Firm, steadfast, decided)
 folks (fŭks), *n pl* persons, people, individuals.
 follow (fŭl'ŏ), *v t* succeed, ensue, imitate, copy, pursue
 follower (fŭl'ŏ-ĕr), *n* partisan, disciple, adherent, retainer, pursuer, successor
 folly (fŭl'ĭ), *n* silliness, foolishness, imbecility, weakness. (Wisdom)
 foolish (fŭl'ĭsh), *adj*, simple, silly, irrational, brainless, imbecile, crazy, absurd.

preposterous, ridiculous, nonsensical. (Discreet wise)
 forbear (fôr-bâr'), *cf* abstain, refrain, withhold
 force (fôrs), *n* strength, vigor, dint, might, energy, power, violence, array, host *cf* compel (Persuade)
 forecast (fôr-kâst), *n* forethought, foresight, premeditation, prognostication
 foregoing (fôr-go'ing), *adj* antecedent, anterior, preceding, previous, prior, former
 foresight (fôr-sî't), *n* forethought, forecast, premeditation
 forge (fôrj), *v* *cf* coin, invent, frame, feign, fabricate, counterfeit
 forgive (fôr-giv'), *v* pardon, remit, absolve acquit, excuse, except
 forgo (fôr-go'), *v* *cf* quit, relinquish, let go, waive
 forlorn (fôr-lôr'n), *adj* forsaken, abandoned, deserted, desolate, lone, lonesome
 form (fôr'm), *n* ceremony, solemnity, observance, rite, figure, shape, conformation, fashion, appearance, representation, resemblance *cf* make, create, produce, constitute, arrange, fashion, mould
 formal (fôr-mâl), *adj* ceremonious, precise, exact, stiff, methodical, affected (Informal natural)
 former (fôr-môr), *adj* antecedent, anterior, previous, prior, preceding, foregoing
 forthwith (fôrth-wîth'), *adv* immediately, directly, instantly, instantaneously (At once)
 fortitude (fôr-tî-tûd), *n* endurance, resolution, fearlessness, dauntlessness (Weakness)
 fortunate (fôr-tû-nî't), *adj* lucky, happy, auspicious, prosperous, successful (Unfortunate)
 fortune (fôr-tûn), *n* chance, fate, luck, doom, destiny, property, possession, riches
 fragile (frâj'îl), *adj* brittle, frail, delicate, feeble (Strong)
 fragments (frâg-mên'ts), *n* *pl* pieces, scraps, leavings, chips, remains, remnants
 frame (frâm), *v* *cf* construct, invent, coin, fabricate, forge, mold feign, make, compose
 franchise (frân-chîz), *n* right, exemption, immunity, privilege, freedom, suffrage
 frank (frâŋk), *adj* artless, candid, sincere, free, easy, familiar, open, ingenuous, plain (Tricky, insincere)
 fraud (frawd), *n* deceit, deception, duplicity, guile, cheat, imposition (Honesty)
 freak (frêk) *n* fancy humor, vagary, whim, caprice, crotchet. (Purpose, resolution)
 free (frê), *adj* liberal, generous, bountiful, bounteous, munificent, frank, artless, candid, familiar, open, independent, unconfined, unreserved, unrestricted, exempt, clear, loose, easy, careless. (Slavish, stingy, artful, costly). *v* *cf* release,

set free, deliver, rescue, liberate, enfranchise, enfranchise, emancipate, exempt (Enslave, bind)
 freedom (frê'dôm), *n* liberty, independence, unrestraint, familiarity, license, franchise, exemption, privilege (Slavery)
 frequent (frê-kwênt), *adj* often, common, usual, general (Rare)
 frightful (frî't'fûl), *adj* fearful, dreadful, dire, dreadful, terrific, awful, horrible, horrid
 frugal (frû'gâl), *adj* provident, economical, saving (Wasteful, extravagant)
 frugality (frû-gâl'tî), *n* parsimony, prudence, economy, miserliness, scrimping, saving, thrift, sparing (Luxury, riches, waste, wealth, opulence, liberality, bounty, abundance, affluence, extravagance)
 fruitful (frû't'fûl), *adj* fertile, prolific, productive, abundant, plentiful, plentiful (Barren, sterile)
 fruitless (frû't'lis), *adj* vain, useless, idle, abortive, bootless, unavailing, without avail
 frustrate (frû's-trât), *v* *cf* defeat, foil, balk, disappoint
 fulfill (fûl'fil), *v* *cf* accomplish, effect, complete
 fully (fûlî), *adv* completely, abundantly, perfectly
 futile (fû'tîl), *adj* trifling, trivial, frivolous, useless. (Effective.)

G

gain (gân), *n* profit, emolument, advantage, benefit, winnings, earnings (Loss). *v* *cf* get, acquire, obtain, attain, procure, earn win, achieve, reap realize, reach (Lose)
 gang (gâng), *n* band, horde, company, troop, crew
 gap (gâp), *n* breach, chasm, hollow, cavity, cleft, crevice, rift, chink
 garnish (gâr-nîsh), *v* *cf* embellish, adorn, beautify, deck, decorate
 gather (gâth'er), *v* *cf* pick, cull, assemble, muster, infer, collect (Scatter)
 gaudy (gaw'dî), *adj* showy, flashy, tawdry, gay, glittering, bespangled. (Somber)
 generous (jên'er-âs), *adj* beneficent, noble, honorable, bountiful, liberal, free, magnanimous. (Niggardly, greedy, miserly, stingy, parsimonious)
 genuine (jên'u-în), *adj* real, true, unaffected, sincere (False)
 get (gê't), *v* *cf* obtain, earn, gain, attain, procure, achieve, acquire
 gift (gîft), *n* donation, benefaction, grant, alms, bequest, present, gratuity, boon, faculty, talent. (Purchase)
 gigantic (jî-gân'tîk), *adj* colossal, huge, enormous, vast, prodigious, immense. (Diminutive)

give (giv), *v.t.* cede, deliver, grant, bestow, confer, yield, impart
 glimpse (glimps), *n.* glance, look, glint
 glitter (glit'er), *v.i.* gleam, shine, glisten, glister, radiate
 glorious (glō'ri-ūs), *adj.* famous, renowned, distinguished, noble, exalted (Infamous)
 glory (glō'ri), *n.* honor, fame, renown, splendor, grandeur (Infamy)
 glut (glūt), *s.t.* gorge, stuff, cram, cloy, satiate, block up.
 go (gō), *v.i.* depart, proceed, move, budge, stir
 good (gōōd), *n.* benefit, weal, advantage, profit, boon (Evil) *adj.* virtuous, righteous, upright, just, true (Wicked, bad)
 gorgeous (gōr'jūs), *adj.* superb, grand, magnificent, splendid (Plain, simple)
 govern (gūv'ern), *s.t.* control, rule, direct, manage, command.
 government (gōv'ern-mēnt), *n.* rule, state, control, sway.
 graceful (grās'fōl), *adj.* becoming, comely, elegant, beautiful (Awkward)
 gradual (grād'ū-āl), *adj.* slow, progressive (Sudden)
 grand (grānd), *adj.* majestic, stately, dignified, lofty, elevated, exalted, splendid, gorgeous, superb, magnificent, sublime, pompous (Shabby)
 grant (grānt), *v.t.* bestow, impart, give, yield, cede, allow, confer, invest: *n.* gift, boon, donation
 grasp (grāsp), *s.t.* catch, seize, gripe, clasp, grapple
 grateful (grāt'fōl), *adj.* agreeable, pleasing, welcome, thankful. (Harsh)
 great (grāt), *adj.* big, huge, large, majestic, vast, grand, noble, august. (Small)
 gross (grōs), *adj.* coarse, outrageous, unseemly, shameful, indelicate (Delicate)
 group (grōp), *n.* assembly, cluster, collection, clump, order, class
 grow (grō), *s.i.* increase, vegetate, expand, advance. (Decay, decrease)
 growl (grōl), *s.i.* grumble, snarl, murmur, complain.
 grudge (grāj), *n.* malice, rancor, spite, pique, hatred, aversion.
 guile (gil), *n.* deceit, fraud (Candor)
 guiltless (gil'tles), *adj.* harmless, innocent
 guilty (gil'ti), *adj.* culpable, sinful, criminal.

H

habit (hāb'it), *n.* custom, practice, fashion, routine, system
 hard (hārd), *adj.* firm, solid, arduous, difficult. (Easy, soft)
 harm (hārm), *n.* injury, hurt, wrong, inflection. (Benefit)
 harmless (hārm'les), *adj.* safe, innocuous, innocent. (Hurtful.)

hasten (hās'n), *s.t.* accelerate, dispatch, expedite, speed (Delay)
 hasty (hās'ti), *adj.* hurried, ill-advised (Deliberate)
 hazard (hāz'erd), *n.* peril, chance, risk, venture
 heap (hēp), *s.t.* accumulate, amass, pile
 hearty (hār'ti), *adj.* cordial, sincere, warm. (Insincere)
 heavy (hēv'i), *adj.* burdensome, ponderous, weighty (Light)
 heed (hēd), *n.* care, attention
 heighten (hīt'n), *s.t.* enhance, exalt, elevate, raise
 help (hēlp), *s.t.* abet, encourage, aid, assist, relieve, succor (Hinder, oppose, thwart, discourage)
 hesitate (hēs'it-tāt), *v.i.* falter, stammer, stutter
 hide (hid), *s.t.* cover, disguise, cloak, conceal, bury, veil, suppress, screen, entomb, secrete (Betray, confess, admit, avow, exhibit, divulge, expose, show, reveal, publish, advertise, tell, uncover)
 high (hi), *adj.* exalted, steep, towering, lofty, tall, elevated (Deep, low)
 hinder (hīn'dər), *s.t.* retard, hamper, delay, deter, check, balk, impede, obstruct, prevent (Help)
 hint (hīnt), *v.t.* allude, refer, suggest, intimate, insinuate
 hold (hōld), *v.t.* detain, keep, retain.
 home (hōm), *n.* habitation, dwelling, fire-side, hearth, house, residence, domicile, abode
 homely (hōm'li), *adj.* plain, ugly, coarse (Beautiful)
 honesty (ōn'ēs-ti), *n.* integrity, probity, uprightness. (Dishonesty)
 honor (ōn'ər), *v.t.* respect, revere, esteem. (Dishonor, shame)
 hope (hōp), *n.* confidence, expectation, trust
 hopeless (hōp'les), *adj.* desperate
 hot (hōt), *adj.* ardent, burning, fiery. (Cold)
 however (hou-ēv'ər), *conj.* nevertheless, notwithstanding, yet
 humble (hūm'bl), *adj.* modest, submissive, plain, unostentatious, simple (Haughty): *s.t.* degrade, humiliate, mortify, abase. (Exalt)

I

idea (ī-dē'ā), *n.* thought, imagination
 ignorant (īg'nō-rānt), *adj.* unlearned, illiterate, uninformed, uneducated. (Knowing)
 ill (il), *n.* evil, wickedness, misfortune, mischief, harm (Good) *adj.* sick, indisposed, unwell, diseased (Well)
 illegal (ī-lē-gāl), *adj.* unlawful, illicit, contraband, illegitimate. (Legal)
 illustrate (il'ūs-trāt), *v.t.* explain, elucidate, clear.
 ill will (wīl), *n.* enmity, hatred, antipathy. (Good will)

imagine (i-mă'jŋ), *vt* conceive, fancy, apprehend, think, presume
 imitate (im-tât'), *vt* copy, spe, mimic, mock, counterfeit
 immediate (i-mê'di-t'), *adj* pressing, instant, next, proximate
 immediately (i-mê'di-t-lŋ), *adv* instantly, forthwith, directly, presently
 immense (i-mêns'), *adj* vast, enormous, huge, prodigious monstrous
 immunity (i-mŋ'ni-tŋ), *n* privilege, prerogative, exemption
 impair (im-pâr'), *vt* injure, diminish, decrease
 impart (im-pâr'), *vt* reveal, divulge, disclose, discover, bestow, afford
 impartial (im-pâr'shŋl), *adj* just equitable, unbiased (Partial)
 impeach (im-pech'), *vt* accuse, charge, arraign, censure
 impede (im-pêd'), *vt* hinder, retard obstruct, prevent (Help)
 impediment (im-pêd't-mênt), *n* obstruction, hindrance, obstacle barrier, bar, elog, encumbrance (Aid, assistance, benefit help)
 impel (im-pêl') *vt* animate, induce, incite, instigate, embolden (Retard)
 impending (im-pênd'ŋg), *adj* imminent, threatening
 imperative (im-pêr'i-tiv), *adj* commanding, despotic, authoritative
 imperfection (im-pêr-fêk'shŋn), *n* fault, blemish, defect, vice
 imperil (im-pêr'l'), *vt* endanger, hazard, jeopardize
 implicate (im-pŋl-kêk'), *vt* involve, entangle, embarrass compromise
 imply (im-pŋl'), *vt* involve comprise, unfold import, denote, signify
 importance (im-pôr'tâns), *n* signification, significance, avail, consequence, weight, gravity, moment
 impressive (im-prê'siv), *adj* stirring, forcible, exciting, affecting, moving
 improve (im-prôuv'), *vt* and *vi* amend, better, mend, reform, rectify, ameliorate (Deteriorate)
 inadvertent (im-prôv't-dênt) *adj* careless, inattentive, imprudent prodigal, wasteful, reckless, rash (Thrift)
 impulse (im-pŋls) *n* incentive, incitement, motive, instigation
 impulsive (im-pŋl'siv), *adj* rash, hasty, forcible, violent (Deliberate)
 imputation (im-pŋ-tâ'shŋn), *n* blame, censure, reproach, charge accusation
 inadvertency (in-âd-vŋr'tên-sŋ), *n* error, oversight, blunder, inattention, carelessness, negligence
 incentive (in-sên-tiv), *n* motive, inducement, impulse
 incite (in-sit'), *vt* instigate, excite, provoke, stimulate, encourage, urge, impel
 inclination (in-klŋ nŋ'shŋn), *n* leaning, slope, disposition, tendency, bent, bias,

affection, attachment, wish, liking, desire (Aversion)
 incline (in-klŋ'), *vt* and *vi* slope, lean, slant, tend, bend, turn, bias, dispose,
 inclose (in-klŋs'), *vt* see enclose
 include (in-klŋd'), *vt* comprehend, comprise, contain, embrace, take in
 incompetent (in-kŋm'pê-tênt), *adj* incapable, unable, inadequate, insufficient (Competent)
 incongruous (in-kŋng'grŋ-ŋs), *adj* contrary discrepant, conflicting, absurd, inconsistent, mismatched, incoherent, unconcilable, incompatible (Consistent, harmonious, suitable, accordant, compatible)
 increase (in-krê's'), *vt* and *vi* extend, enlarge, augment, dilate, expand, amplify, raise, enhance aggravate, magnify, grow (Diminish) *n* (in'krê's), augmentation, accession addition, enlargement, extension (Decrease)
 incumbent (in-kŋm'bênt), *adj* obligatory
 indefinite (in-dêf'i-nŋt), *adj* vague, uncertain, unsettled, loose, lax (Definite)
 indicate (in-dŋ-kâ't'), *vt* point out, show, mark.
 indiscriminate (in-dŋs-krŋm'i-nŋt), *adj* promiscuous indiscriminate, chance, confused (Select, chosen)
 indispensable (in-dŋs-pên'sâ-bl), *adj* essential necessary, requisite, expedient (Unnecessary, supernumerary)
 indisputable (in-dŋs-pŋ-tâ-bl), *adj* undeniable undoubted, incontestable, indubitable, unquestionable, sure, infallible
 ineffectual (in-ê-fêk'tŋ-ŋl), *adj* vain useless, unavailing, fruitless, abortive, inoperative (Effective)
 inequality (in-ê-kwâl'itŋ), *n* disparity, disproportion, dissimilarity, unevenness (Equality)
 inevitable (in-êv'i-tâ-bl), *adj* unavoidable, not to be avoided, certain
 inference (in-fêr-êns), *n* deduction, corollary, conclusion, consequence
 infest (in-fêst'), *vt* annoy, plague, harass, disturb
 infinite (in-fŋ-nŋt) *adj* eternal, absolute, boundless, countless limitless, unbounded, numberless, unlimited, unfathomable. (Brief, bounded, restricted, small, moderate, limited little, measurable)
 influence (in-fŋŋ-êns), *vt* bias sway, prejudice, prepossess, induce, stir, persuade *n* credit, favor reputation, character, weight, authority, sway, ascendancy
 infringe (in-frŋŋ'), *vt* and *vi* invade, intrude, contravene, break, transgress, violate
 inbred (in-bêr'ênt), *adj* ingrained, inbred, inborn, native, natural, intrinsic (Casual, accidental, incidental, superfluous, subsidiary, supplemental)
 injure (in-jêr'), *vt* damage, hurt, deteriorate

- rate, wrong, aggrrieve, harm, spoil, mar, sully (Benefit)
- injuries** (in-jōr'ī-ūs), *adj* hurtful, baneful, pernicious, deleterious, noxious, prejudicial, wrongful, damaging (Beneficial)
- injustice** (in-jūs'tis), *n* wrong, iniquity, grievance, unfairness (Right)
- innocuous** (in-nōk'ū-ūs), *adj* harmless, safe, innocent, (Hurtful)
- inordinate** (in-ōr'di-nīt), *adj* intemperate, irregular, disorderly, excessive, immoderate (Moderate)
- inquiry** (in-kwī'ī), *n* investigation, examination, research, scrutiny, disquisition, question, query, interrogation
- insinuate** (in-sin'ū-āt), *v t* hint, intimate, suggest, infuse, introduce *v s* ingratiate
- inspire** (in-spr'ī), *v t* animate, exhilarate, enliven, cheer *v s* breathe, inhale
- instability** (in-etā-bīl'ī-tī), *n* mutability, fickleness, mutableness, wavering (Stability, firmness)
- instigate** (in-'stī-gāt), *v t* stir up, persuade, animate, incite, urge, stimulate, encourage
- instill** (in-'stīl), *v t* implant, inculcate, infuse, insinuate
- instruct** (in-'strukt'), *v t* inform, teach, educate, enlighten, initiate
- instrumental** (in-'strōb-mēn'tāl), *adj* conducive, assistant, helping, ministerial
- insufficiency** (in-sū-'fīsh'ēn-sī), *n* inadequacy, incompetency, incapability, deficiency, lack
- integrity** (in-tēg'rī-tī), *n* uprightness, honesty, probity, entirety, entireness, completeness, rectitude, purity, (Disbonesty)
- intelligible** (in-tēl'ī-jī-bl), *adj* clear, obvious, plain, distinct, (Abstruse)
- intent** (in-tēnt'), *n* design, purpose, intention, drift, view, aim, purport, meaning
- intercourse** (in-'tēr-kōrs), *n* commerce, connection, intimacy, acquaintance
- interdict** (in-tēr-'dīkt'), *v t* forbid, prohibit, inhibit, proscribe, debar, restrain from (Allow)
- interfere** (in-tēr-'fēr'), *v s*, meddle, intermeddle, interpose
- interminable** (in-tūr'mī-nā-bl), *adj* endless, interminate, infinite, unlimited, illimitable, boundless, limitless, (Brief, concise)
- interpose** (in-tēr-pōz'), *v t* and *v s* intercede, arbitrate, mediate, interfere, meddle
- intimate** (in-'tī-māt), *v t* hint, suggest, insinuate, express, signify, impart, tell
- intimidate** (in-'tīmī-dāt), *v t* dishearten, alarm, frighten, scare, appall, daunt, cow, browbeat (Encourage)
- intolerable** (in-tōl'ēr-ā-bl), *adj* insufferable, unbearable, insupportable, unendurable
- intrigue** (in-trēg'), *n* plot, cabal, conspiracy, combination, artifice, ruse, amour
- intrinsic** (in-'trīn-sīk), *adj* real, true, genuine, sterling, native, natural (Extrinsic)
- invalidate** (in-vālī-dāt), *v t* quash, cancel, overthrow, vacate, nullify, annul
- invasion** (in-vā'zhūn), *n* incursion, irruption, inroad, aggression, raid, fray
- invent** (in-vēnt'), *v t* devise, contrive, frame, find out, discover, design
- investigation** (in-ī-ēs-tī-gā'shūn), *n* examination, search, inquiry, research, scrutiny
- inveterate** (in-vēt'ēr-īt), *adj* confirmed, chronic, malignant (Inchoate)
- invidious** (in-vid'ī-ūs), *adj* envious, hateful, odious, malignant
- invigorate** (in-vīg'o-rat), *v t* brace, harden, nerve, strengthen, fortify (Enervate)
- invite** (in-vīt'), *v t* ask, call, bid, request, allure, attract, solicit
- invoke** (in-vōk'), *v t* invoke, call upon, appeal, refer, implore, beseech
- involve** (in-vōlv') *v t* implicate, entangle, compromise, envelop
- irksome** (īrk'sūm), *adj* wearisome, tiresome, tedious, annoying (Pleasant)
- irrational** (ir-rāsh'ūn-āl), *adj* foolish, silly, imbecile, brutish, absurd, ridiculous, (Rational)
- irregular** (ir-rēg'ū-lēr), *adj* eccentric, anomalous, inordinate, intemperate (Regular)
- irreproachable** (ir-rē-prōch'ā-bl), *adj* blameless, spotless, irreprovable
- irresistible** (ir-rē-zī'stī-bl), *adj* resolute, irresistible
- irritate** (ir'ī-tāt), *v t* aggravate, worry, embitter, madden, exasperate
- issue** (ī-'h'ō), *v t* emerge, rise, proceed, flow, spring, emanate *n* end, upshot, effect, result, offspring, progeny

J

- journey** (jūr'nī), *n* travel, tour, passage, excursion, voyage, trip
- joyful** (jōi'fōl), *adj* glad, rejoicing, exultant (Mournful)
- judge** (jūj), *n* justice, referee, arbitrator, arbiter
- judgment** (jūj'mēnt), *n* discernment, discrimination, understanding
- justice** (jūs'tis), *n* equity, right Justice is right as established by law, equity according to the circumstances of each particular case (Injustice)
- justness** (jūs't'nēs), *n* accuracy, correctness

K

- keep** (kēp), *v t* preserve, save (Abandon)
- kindred** (kīn'drēd), *n* affinity, consanguinity, relationship
- knowledge** (nōl'ēj), *n* intelligence, wisdom, comprehension, erudition, learning, science, (Ignorance, illiterary, unfamiliarity)

L

- labor** (lā'bēr), *n* toil, work, effort, drudgery, (Idleness)
- lack** (lāk), *n* need, deficiency, scarcity, insufficiency, (Plenty)

large (lār) *adj* ample big, capacious, abundant, coarse, colossal, commodious, enormous, vast, huge, gigantic, great, massive spacious (Little, petty, paltry, scanty, small, tiny, trivial, brief, diminutive, insignificant)
 last (lāst), *adj* final, latest, ultimate (First)
 laudable (lawd'ā-bl), *adj* commendable, praiseworthy (Blamable)
 lawful (law'fūl), *adj* legal, legitimate, licit (Illegal)
 lead (lēd), *v* & *i* conduct, guide (Follow)
 leave (lēv), *v* & *i* and *v* quit, relinquish depart *n* liberty, permission, license (Prohibition)
 life (lif), *n*, existence, animation, spirit, vivacity (Death)
 lifeless (lif'lē), *adj* dead inanimate
 lift (lift), *v* & *i* erect, elevate, exalt, raise (Lower)
 light (lit), *adj* clear, bright (Dark)
 lightness (lit'nēs), *n* flightiness, giddiness, levity, volatility (Seriousness)
 likeness (lik'nē), *n* resemblance similarity (Unlikeness)
 little (lit'l), *adj* diminutive, small (Great)
 livelihood (liv'li hōd), *n* living, maintenance subsistence support
 lively (liv'li), *adj* jocund, sprightly, vivacious, merry, sportive (slow, languid, sluggish)
 long (lōng), *adj* extended, extensive (Short)
 look (lōk), *v* & *i* and *s* appear, seem *n* gaze discern behold glance, see, stare, view, watch, scan, inspect
 lose (lōs), *v* & *i* miss, forfeit (Gain)
 loss (lōs) *n* detriment, damage, deprivation (Gain)
 loud (loud), *adj* clamorous, high-sounding, noisy (Low, quiet)
 luster (lus'tēr) *n* brightness, brilliancy, splendor

M

make (māk), *v* & *i* form, create, produce, build construct (Destroy)
 malice (māl'is), *n*, spite rancor, ill feeling ill will grudge animosity (Benignity)
 manage (mān'j), *v* & *i* contrive concert, direct
 management (mān'j-mēnt) *n* direction, superintendence care, economy
 manifest (mān'f-est), *adj* clear, plain, evident, open, apparent, visible (Hidden, occult)
 manifold (mān'f-fold), *adj* several, sundry, various divers, numerous
 manner (mān'ēr) *n* habit, custom, way, air, look, appearance
 mar (mār), *v* & *i* spoil, ruin, disfigure. (Improve)
 margin (mār'j), *n* edge, rim, border, brink, verge
 mark (mār'k), *n*, sign, note, symptom,

token, indication, trace, vestige track, badge, brand *v* & *i* impress, print, stamp, engrave, note, designate
 marvel (mār'vël), *n* wonder, miracle, astonishment
 marvelous (mār'vël-ūs), *adj* wondrous, wonderful, amazing, miraculous
 massive (mās'iv), *adj* bulky, heavy, weighty, ponderous, solid substantial (Flimsy)
 matchless (māč'hlē) *adj* unrivaled unequalled, unparalleled, peerless incomparable inimitable, surpassing (Common, ordinary)
 meager (mē'gēr), *adj* poor, lank emaciated, barren dry, uninteresting (Rich)
 mean (mēn), *adj* stingy, niggardly, low, abject, vile, ignoble, degraded, contemptible, vulgar, despicable (Generous)
 mean (mēn) *v* & *i* signify, denote, indicate
 meaning (mēn'ing), *n* signification, import, acceptance sense, purport
 medium (mē'di-ūm), *n* organ, channel, instrument, means
 memorable (mēm'ō-rā-bl), *adj* signal, distinguished, marked
 memorial (mēm'ō-ri-āl), *n* monument, memento, commemoration
 memory (mēm'ō-rī), *n* reminiscence, remembrance, recollection
 mend (mēnd), *v* & *i* repair, amend, correct, better, ameliorate, rectify *v* & *i* improve
 mention (mēn'shun), *v* & *i* tell, name, communicate, impart, divulge, reveal, disclose, inform acquaint
 method (mēth'ūd), *n* way, manner, mode, process, order, rule, regularity, system
 mindful (mind'fūl), *adj* observant, attentive heedful, thoughtful (Heedless)
 miscellaneous (mis-ē-lī-nē-ūs) *adj* promiscuous, indiscriminate mixed
 mischief (mis'chif) *n* injury, harm, damage, evil hurt, ill. (Benefit)
 miserly (miz'er-lī), *adj* stingy, niggardly, avaricious, gripping
 misfortune (mis-fōrtūn) *n* trouble tribulation affliction, failure sorrow, calamity, disaster, mishap, catastrophe (Good luck, happiness joy)
 miss (mis), *v* & *i* omit, lose fail miscarry
 mitigate (mit'ig-āt), *v* & *i* alleviate, relieve, diminish, abate (Aggravate)
 mix (miks), *v* & *i* blend, combine, amalgamate, associate, fuse, join, unite, mingle, compound (Divide, sift, part segregate, sort, unravel, disjoin, classify, assort, analyze)
 moderate (mōd'ēr-ēt), *adj* temperate, abstemious, sober, abstinent (Immoderate)
 moist (moist) *adj* wet damp, dank, humid (Dry)
 monotonous (mō-nōt'ō-nūs), *adj* unvaried, dull, undiversified, tiresome (Varied)
 monstrous (mōn'strūs), *adj*, shocking, dreadful, horrible, huge, immense
 monument (mōn'ū-mēnt), *n* memorial, record, remembrancer, cenotaph.

mood (mōōd), *n* humor, disposition, vein, temper
 mortal (mōr'tāl), *adj* deadly, fatal, human
 motion (mō'shūn), *n* proposition, proposal, movement
 motionless (mō'shūn-lēs), *adj* still, stationary, torpid, stagnant (active, moving)
 move (mōōv), *v t* actuate, impel, induce, prompt, instigate, persuade, stir, agitate, propel, push
 multitude (mūl'ti-tūd), *n* crowd, throng, host, mob, swarm
 mutilate (mū'ti-lāt), *v t* maim, cripple, disable, disfigure
 mutual (mū'tū-āl), *adj* reciprocal, interchanged, correlative (Sole, solitary)

N

name (nām), *v t* denominate, entitle, style, designate, term, call, christen *n* appellation, designation, denomination, title, cognomen, reputation, character, fame, credit, repute
 natural (nāt'ū-rāl), *adj*, original, regular, normal, bastard (Unnatural, forced)
 near (nēr), *adj* nigh, neighboring, close, adjacent, contiguous, intimate (Distant)
 neat (nēt), *adj* natty, nice, orderly, clean, dapper, tidy, trim, prim, spruce (Dirty, rough, disorderly, unkempt, soiled, untidy, negligent)
 necessary (nēs'sār-i), *adj*, needful, expedient, essential, requisite, indispensable (Useless)
 necessitate (nē'ssē-tāt), *v t* compel, force, oblige
 necessity (nē'ssē-ti), *n*, need, occasion, exigency, emergency, urgency, requisite
 need (nēd), *n* necessity, distress, poverty, indigence, want, penury *v t* require, want, lack
 neglect (nēg-lēkt'), *v t* disregard, slight, omit, overlook *n* omission, failure, default, negligence, remissness, carelessness, slight
 new (nū), *adj* modern, late, young, fresh, recent, novel (Old)
 news (nūs), *n* tidings, intelligence, information
 nice (nis), *adj* exact, accurate, good, particular, precise, fine, delicate. (Careless, coarse, unpleasant)
 noise (noiz), *n* cry, outcry, row, clamor, din, uproar, tumult (Silence)
 nonsensical (nōn-sēn'si-kāl), *adj*, irrational, absurd, silly, foolish, (Sensible)
 notable (nō'ti-bl), *adj* plain, evident, remarkable, signal, striking, rare. (Obscure)
 note (nōt), *n*, token, symbol, mark, sign, indication, remark, comment
 noted (nōt'ed), *adj*, distinguished, remarkable, renowned, eminent. (Obscure)
 notice (nō'tis), *n*, advice, notification, intelligence, information *v t* mark, note, observe, attend, to regard, heed

notify (nō'ti-fi), *v t* publish, acquaint, apprise, inform, declare
 notion (nō'shūn), *n* conception, idea, belief, opinion, sentiment
 novel (ōv'el), *adj* modern, new, fresh, recent, unused, strange, rare (Old)
 nullify (nūl'i-fi), *v t* annul, vacate, invalidate, repeal, quash, cancel (Affirm)

O

obey (ō-bā'), *v t* conform, comply, submit (Rebel, disobey)
 object (ōb'jēkt), *n* aim, end, purpose, design, mark, butt *v t* (ōb-jēkt'), oppose, except to, contravene, impeach, deprecate (Assent)
 obnoxious (ōb-nōk'shūs), *adj* offensive (Agreeable)
 obstinate (ōb'ati-nē), *adj*, contumacious, headstrong, stubborn, obdurate (Yielding)
 obstruct (ōb-strūkt'), *v t* block, hinder, clog, bar, arrest, retard, stay, barricade, impede, oppose, interrupt, (Aid, clear, promote, facilitate, free, advance, accelerate)
 occasion (ō-kā'shūn), *n* opportunity
 offense (ō-fēns'), *n* affront, mis-deed, misdemeanor, transgression, trespass
 offensive (ō-fēn'siv), *adj* insolent, abusive, obnoxious (Inoffensive)
 office (ō'fis), *n* charge, function, place
 old (ōld), *adj* aged, superannuated, ancient, antique, antiquated, obsolete, old-fashioned, senile, elderly, venerable (Young, new)
 open (ōpn), *adj* candid, unreserved, clear, fair (Hidden, dark)
 opinion (ō-pīn'jūn), *n* notion, view, judgment, belief, sentiment
 oppose (ō-pōz'), *v t* resist, withstand, thwart (Give way)
 option (ōp'shūn), *n* choice
 order (ōr'dēr), *n* method, rule, system, regularity (Disorder)
 origin (ōr'i-jin), *n* cause, occasion, source, beginning (End)
 outlive (out-liv'), *v t* survive
 outward (out-wārd), *adj*, external, outside, exterior (Inner)
 over (ō'vēr), *prep* above (Under)
 overrule (ō-vēr-rūl'), *v t* supersede, supersede
 overspread (ō-vēr-sprēd'), *v t* overrun, ravage
 overturn (ō-vēr-tūrn'), *v t* invert, overthrow, reverse, subvert (Establish, fortify)
 overwhelm (ō-vēr-hwēlm'), *v t* crush, defeat, vanquish.

P

part (pārt), *n* division, portion, share, fraction (Whole)
 particular (pēr-tik'ū-lēr), *adj* exact, distinct, angular, odd, strange (General)

prudence (prū'dēns), *n* carefulness, judgment, discretion, wisdom (Indiscretion)
 punctilious (pūngk'it'ū-ōs), *adj* nice particular, formal precise (Negligent)
 punctual (pūngk'tū-āl), *adj* exact, precise, nice, particular, prompt, timely (Dilatory)
 puzzle (pūz'l), *v t* perplex, confound, embarrass, bewilder, confuse, pose, mystify. (Enlighten)

Q

quark (kwāk), *n* impostor, pretender, charlatan, empiric, mountebank (Savant)
 quaint (kwānt), *adj* artful, curious, far-fetched, fanciful, odd, singular
 qualified (kwāl'f-id), *adj* competent, fitted, adapted (Incompetent)
 quality (kwāl'f-ti), *n* attribute, rank, distinction
 queer (kwēr), *adj* odd, peculiar, singular, quaint, unique, strange, unusual, ridiculous, preposterous, bizarre, curious, eccentric, ludicrous, fantastic, funny. (Common, natural, usual, normal, ordinary, regular)
 question (kwēs'chūn), *n* query, inquiry, interrogation
 quibble (kwib'l), *v i* cavil, evade, equivocate, prevaricate, shuffle
 quick (kwik), *adj* lively, brisk, expeditious, impetuous, adroit, fleet, rapid, swift, sweeping, dashing clever, sharp, ready, prompt, alert, nimble, agile, active (Slow)
 quote (kwōt), *v t* note, repeat, cite, adduce

R

radical (rād'ī-kāl), *adj* organic, innate, fundamental, original, constitutional inherent, entire, complete (Superficial)
 rare (rār), *adj* curious, unique, unusual, strange, peculiar, odd, extraordinary, scarce, singular, uncommon
 rash (rāsh), *adj* hasty, precipitate, foolhardy, adventurous, heedless, reckless, careless (Deliberate)
 rate (rāt), *v t* value, compute, appraise, estimate, chide, abuse
 ratify (rāt'f-i), *v t* confirm, establish, substantiate, sanction (Protest, oppose)
 raze (rāz), *v t* demolish, destroy, overthrow, ruin, dismantle. (Build up)
 reach (rēch), *v t* touch, stretch, attain, gain, arrive at.
 ready (rēd'i), *adj* prepared, ripe, apt, prompt, adroit, handy. (Slow, dilatory)
 real (rē āl), *adj* authentic, actual, literal, practical, positive, certain, genuine, true. (Unreal)
 realize (rē āl-iz), *v t* accomplish, achieve, effect, gain, get, acquire, comprehend
 reap (rēp), *v t* gain, get, acquire, obtain
 reason (rē'sn), *n* motive, design, end,

proof, cause, ground, purpose *v t* and *v i*. deduce, draw from, trace, infer, conclude
 reasonable (rē'zn-ā-bl), *adj* rational, wise, honest, fair, right, just (Unreasonable)
 receive (rē-sēv'), *v t* accept, take, admit, entertain
 reception (rē-sēp'shūn), *n* receiving, levee, receipt admission
 redeem (rē-dēm'), *v t* ransom, recover, rescue deliver, save free
 redress (rē-drēs') *v t* remedy, repair, remission, abatement, relief
 reduce (rē-dūs'), *v t* abate, lessen, decrease, lower, shorten, conquer
 reform (rē-fōrm'), *v t* amend, correct better, restore, improve (Corrupt)
 reformation (rē-fōrm-ā'shūn), *n* improvement, reform, amendment (Corruption)
 refuse (rē-fūz'), *v t* deny, reject, repudiate, decline, withhold (Accept)
 refute (rē-fūt'), *v t* disprove, falsify, negative (Affirm)
 regard (rē-gārd'), *v t* mind, heed, notice, behold, view, consider, respect
 regret (rē-grēt'), *n* grief, sorrow, lamentation, repentance, remorse
 regular (rē-gū-lar), *adj* orderly, uniform, customary, ordinary, stated (Irregular)
 regulate (rē-gū-lāt'), *v t* methodize, arrange, adjust, organize, govern, rule
 reimburse (rē-īm-bōrs'), *v t* refund, repay, satisfy, indemnify.
 relevant (rē-lēv-ānt), *adj* fit, proper, suitable, appropriate, pertinent, apt (Irrelevant)
 relinquish (rē-līng'kwish), *v t* give up, forsake, resign, surrender, quit, leave, forgo (Retain)
 remedy (rēm'ē-dī), *n* help, relief, redress, cure, specific, reparation
 remote (rē-mōt'), *adj* distant, far, secluded, indirect (Near)
 report (rē-pōrt'), *n* record, rumor, story, tale, statement, narrative, account, description, recital
 reproduce (rē-prō-dūs'), *v t* propagate, imitate, represent, copy
 repudiate (rē-pū'di-āt'), *v t* disown, discard, disavow, renounce, disclaim. (Acknowledge)
 repulsive (rē-pū'l'siv), *adj* forbidding, odious, ugly, disagreeable, revolting (Attractive)
 respite (rēs'pit), *n* reprieve, interval, stop.
 revenue (rēv'ē-nū), *n* produce, income, proceeds, fruits, wealth.
 revise (rē-vīz'), *v t* review, reconsider.
 rich (rīch), *adj* wealthy, affluent, opulent, copious, ample, abundant, exuberant, plentiful, fertile, fruitful, superb, gorgeous (Poor)
 rival (rī'vāl), *n* antagonist, opponent, competitor
 route (rōūt), *n* road, course, march, way, path, journey, direction.
 rule (rōol), *n* sway, method, system, law,

maxim, precept, guide, formula, regulation, government, standard, test
 rumor (rōō'mēr), *n* hearsay, talk, fame, report, bruit

S

safe (sāf), *adj* secure, harmless, trustworthy, reliable (Perilous, dangerous)
 sagacious (sā-gā'shūs), *adj* keen, judicious, intelligent, acute, apt able, discerning
 sage sharp, shrewd, wise, sensible (Absurd foolish, dull, silly, simple, stupid ignorant, obtuse, senseless)
 sanction (sāngk'shūn), *n* confirm, countenance, encourage, support, ratify, authorize (Disapprove)
 scatter (skāt'ēr), *v t* strew, spread, disseminate, disperse, dissipate, dispel (Collect)
 send (sēnd), *v t* fling hurl, emit, drive, despatch, cast, delegate, throw, launch project (Get, bring, carry, convey, hand, keep, receive, retain hold)
 sensible (sēn'si-bl), *adj* wise, intelligent, reasonable, sober, sound, conscious, aware (Foolish)
 settle (sēt'l), *v t* arrange, adjust, regulate, conclude, determine
 several (sēv'ēr-āl), *adj* sundry, divers, many, various
 shameful (shām'fōl), *adj* degrading, scandalous, disgraceful, outrageous (Honorable)
 shape (shāp), *n* form, fashion mold model
 share (shār), *n* portion, lot, division, quantity, quota contingent
 short (shōrt), *adj* brief, concise, succinct, summary (Long)
 show (shō), *v t* indicate, mark, point out, exhibit display *n* appearance exhibition, pretence profession, sight, spectacle
 significant (sig-nif'i-kānt) *adj* expressive, material, important (Insignificant, trivial)
 signification (sig nī fī kā'shūn), *n* import, sense meaning
 simple (sīm'pl), *adj* single, uncompounded, plain, artless (Complex, compound)
 sincere (sin-sēr'), *adj* candid, hearty, honest, pure genuine real (Insincere)
 situation (sit-u-ā'shūn), *n* condition, plight, predicament state position
 size (siz), *n* bulk, greatness, magnitude, dimension
 slander (slān'dēr) *v t* defame, detract, revile, vilify, traduce, libel, malign disparage, asperse, decry, calumniate (Defend, extol, laud praise, eulogize)
 slow (slō), *adj* dilatory, tardy, lingering, sluggish (Fast)
 smell (smēl), *n* fragrance, odor, scent, perfume
 smooth (smōōth), *adj* even, level, mild (Rough)
 soak (sok), *v t* drench, imbue, steep
 solicit (sō-lis'it), *v t* importune, urge

speak (spēk), *v t* and *v i* converse, talk, say, tell, confer, articulate, express, utter
 special (spēsh'āl), *adj* particular, specific (General)
 spend (spēnd), *v t* expend, exhaust consume, dissipate, waste, squander (Save)
 stain (stān), *v t* soil, discolor, spot, sully, tarnish, color, blot
 straight (strāt), *adj* direct right (Crooked)
 strengthen (strēngth'n), *v t* fortify, invigorate encourage (Weaken)
 strong (strōng), *adj* robust sturdy, powerful (Weak)
 subject (sūb'jēkt), *adj* exposed to, liable, obnoxious, inferior, subordinate (Superior to, above, exempt)
 subsequent (sūb'sēkwēt), *adj* succeeding following (Previous)
 substantial (sūb-stān'shāl), *adj* solid, durable (Unsubstantial)
 superfluous (sū-pēr'shōō-ūas), *adj* unnecessary, excessive (Necessary)
 surrender (sū-rēn'dēr), *v t* and *v i* cede, give, yield sacrifice, relinquish, abandon, capitulate alienate
 system (sis'tēm), *n* rule manner, method, plan order
 systematic (sis-tēm-āt'ik) *adj* orderly, regular, methodical (Chaotic)

T

take (tāk), *v t* accept, receive (Give)
 tax (tāk), *n* custom, duty, impost, excise, toll, assessment, rate
 tease (tēz), *v t* taunt, tantalize, torment, vex
 temerity (tē-mēr'i-tē), *n* rashness, presumption, recklessness, audacity, hastiness, foolhardiness, heedlessness precipitancy (Care, caution timidity, wariness, hesitation cowardice, circumspection)
 temporary (tē'm-pō-rārē), *adj* fleeting, transient, transitory (Permanent)
 tendency (tēn'dēn-sē), *n* aim drift, scope
 term (tūrm), *n* boundary, limit, period, time
 theft (thēft), *n* robbery, depredation, spoliation
 theme (thēm), *n* subject, topic, text, essay
 theory (thē'ō-rē), *n* speculation, scheme, plea hypothesis, conjecture
 therefore (thēr'fōr), *conj* accordingly, consequently, hence
 thick (thīk), *adj* dense close, compact, solid, coagulated, muddy turbid, musty, foggy, vaporous (Thin)
 thin (thīn), *adj* slim, slender, slight, flimsy attenuated lean, scraggy
 thorough (thūr'ō), *adj* accurate, correct, trustworthy, reliable, complete (Superficial)
 thought (thōt), *n* idea, conception, imagination, fancy, conceit, notion, supposition, care, provision, consideration, opinion, view, sentiment, reflection, deliberation

thoughtful (thót'fú), *adj.* considerate, careful, reflective, cautious, heedful, contemplative, provident, pensive, dreamy. (Thoughtless, heedless)

thoughtless (thót'lés), *adj.* inconsiderate, rash, improvident, precipitate, heedless

tie (tí), *v.t.* bind, restrain, restrict, oblige, secure, unite, join (Loose, free, unfasten)

tolerate (tót'ér-át), *v.t.* allow, admit, receive, suffer, permit, let, endure, abide (Oppose, forbid, prohibit)

top (tóp), *n.* summit, apex, head, crown, surface (Bottom, base)

trade (trád), *n.* traffic, commerce, dealing, occupation, employment, office

traffic (tráf'ík), *n.* trade, exchange, commerce, intercourse

transaction (tráns-ák'shún), *n.* negotiation, occurrence, proceeding, affair

trash (trásh), *n.* nonsense, twaddle, trifles

travel (tráv'él), *n.* trip, ramble, peregrination, excursion, journey, tour, voyage

triumph (trí'úm), *n.* achievement, ovation, victory, conquest, jubilation. (Failure, defeat)

trivial (trív'í-ál), *adj.* trifling, petty, small, frivolous, unimportant, insignificant (Important)

true (trú), *adj.* genuine, actual, sincere, true-hearted, unaffected, honest, upright, veritable, real, veracious, authentic, exact, accurate, correct

type (típ), *n.* emblem, symbol, figure, sign, letter, sort, kind.

U

unanimity (ú-ná-ním'í-tí), *n.* accord, agreement, unity, concord (Discord)

unanimous (ú-ná-ním'ús), *adj.* agreeing, like-minded

uncertain (ún-súr'tín), *adj.* doubtful, dubious, questionable, fitful, equivocal, ambiguous, undistinct, variable, fluctuating

uncommon (ún-kóm'mún), *adj.* rare, strange, scarce, singular, choice (Common, ordinary)

uncouth (ún-kúth), *adj.* strange, odd, clumsy, ungainly (Graceful)

uncover (ún-kúv'ér), *v.t.* reveal, strip, expose, lay bare, invent (Hide, secrete)

under (ún'dér), *prep.* below, underneath, beneath (Above), *adj.* subordinate, lower, inferior

undertake (ún-dér-ták'), *v.t.* engage in, embark in, agree, promise

undo (ún-dú), *v.t.* annul, frustrate, unfasten, destroy

unequal (ún-é'kwál), *adj.* uneven, not alike, irregular, insufficient (Even)

unequaled (ún-é'kwáld), *adj.* matchless, unique, novel, new, unheard of

unfair (ún-fár), *adj.* wrongful, dishonest, unjust (Fair, just)

unfit (ún-fít'), *adj.* improper, unsuitable,

inconsistent, untimely, incompetent; *v.t.* disable, disqualify, incapacitate (Fit)

unfortunate (ún-fór'tú-nít'), *adj.* calamitous, ill-fated, unlucky, wretched, unhappy, miserable (Fortunate, lucky)

uniform (ú-ní'fórm), *adj.* regular, symmetrical, even, equal, alike, unvaried. (Irregular, dissimilar, variable, even)

union (ún'yún), *n.* junction, combination, alliance, confederacy, league, coalition, agreement, concert. (Disunion, separation)

unique (ú-né'k'), *adj.* unequal, uncommon, rare, choice, matchless (Common, ordinary)

unite (ú-nít'), *v.t.* join, conjoin, combine, concert, add, attach, incorporate, embody, clench, merge (Separate, disrupt, sunder)

unlimited (ún-lím'ít-éd), *adj.* absolute, boundless, undefined, infinite (Limited)

unreasonable (ún-ré-ásh-á-bl), *adj.* foolish, silly, absurd

unequaled (ún-é'váld), *adj.* unequalled, unique, unparalleled, incomparable, matchless (Mediocre)

unusual (ún-ú'shú-ál), *adj.* rare, unwonted, singular, uncommon, remarkable, strange, extraordinary. (Common)

upright (úp'rit), *adj.* vertical, perpendicular, just, erect, equitable, fair, pure, honorable (Prone, horizontal)

uprightness (úp'rit-nés), *n.* honesty, integrity, fairness, goodness, probity, honor, virtue. (Dishonesty)

urgent (úr'jánt), *adj.* pressing, important, imperative, immediate, serious, wanted (Unimportant)

use (ús), *n.* usage, practice, habit, custom, avail, advantage, utility, benefit, application. (Disuse, desuetude) *v.t.* and *v.i.* (ús), employ, exercise, occupy, accustom, practice, misuse (Abuse)

useful (ús'fú), *adj.* advantageous, serviceable, available, helpful, beneficial, good (Useless)

useless (ús'lés), *adj.* unserviceable, fruitless, idle, profitless (Useful)

usual (ú'shú-ál), *adj.* ordinary, common, accustomed, habitual, wonted, customary, general, prevalent, regular. (Unusual, exceptional, rare, singular, strange)

utmost (út'móst), *adj.* farthest, remotest, uttermost, greatest

utter (út'ér), *v.t.* and *v.i.* speak, articulate, express, pronounce, issue

utter (út'ér), *adj.* extreme, excessive, sheer, mere, pure

utterly (út'ér-lí), *adv.* totally, completely, wholly, quite, altogether, entirely.

V

vacant (vákánt), *adj.* empty, unfilled, unoccupied, thoughtless, unthinking void, vacuous (Occupied, crowded, full jammed, packed)

sague (vâg), *adj* unsettled, undetermined, uncertain, pointless, indefinite (Definite.)
 vain (vân), *adj* useless, fruitless, empty, worthless, inflated, proud, conceited, unreal, unavailing, frivolous (Effectual, humble real)

valid (vâ'ld), *adj* weighty, strong, powerful, efficient, sound, binding (Invalid, void, ineffectual, null)

value (vâ'lû), *v* appraise, assess, reckon, appreciate, estimate, prize, treasure esteem (Despise, condemn)

vapor (vâ'pêr), *n* fume, smoke, mist, fog, steam

variable (vâr'î-d-bl), *adj* changeable, unsteady, shifting, inconstant, wavering, fickle, fitful, restless (Constant)

variety (vâ-rî'ê-tî), *n* difference, diversity, change, diversification, mixture, medley, miscellany (Sameness, monotony)

vast (vâst), *adj* spacious, boundless, mighty, immense, enormous, colossal, gigantic, huge, prodigious (Confined)

venture (vên'tûr), *n* speculation, chance, peril, stake *v* and *v* dare, adventure risk, hazard, jeopardize

veracity (vê-râ'î-tî), *n* truth, truthfulness, credibility, accuracy, candor, verity, honesty (Falsehood, deception, fabrication, lie, untruth)

verbal (vûr'bâl), *adj* oral, spoken, literal, parole, unwritten

verdict (vûr'dîkt), *n* judgment, finding, decision, answer

viands (vî'z), *n pl* viands, bread, meat, repeat, provisions, fare, food

virtus (vûr'tû), *n* honesty, morality, honor, truth, worth, uprightness, virtuousness, probity, purity, integrity, chastity, goodness, duty, rectitude, faithfulness (Vice, viciousness, evil, wrong, wickedness)

vouch (vouch), *v* affirm, asseverate, aver, assure

W

want (wawnt), *n* lack, need (Abundance, plenty)

wary (wâr'î) *adj* circumspect, cautious (Foolhardy)

waste (wâst), *v* and *as* squander, dissipate, lavish, destroy, decay, dwindle, wither

wasteful (wâst'fûl) *adj* extravagant, profligate (Economical)

way (wâ) *n* method, plan, system, means, manner, mode, form, fashion, course, process, road, route, track, path, habit, practice

wealth (wêlth) *n* money, pelf, plenty,

opulence, means, riches, prosperity, lucre, luxury, assets, abundance, affluence, property (Need, destitution, lack, beggary, misery, poverty, privation, want, scarcity, mendicancy, pauperism, impecuniosity)

weight (wat) *n* gravity, heaviness, burden, load (Lightness)

well-being (wêl'bê'ing), *n* happiness, prosperity, welfare

whole (hol) *adj* entire, complete, total, integral (Part)

will (wîl), *n* wish, desire

willingly (wîl'ing-lî), *adv* spontaneously, voluntarily (Unwillingly, grudgingly, reluctantly)

win (wîn), *v* get, obtain, gain, procure, effect, realize, accomplish, achieve (Lose)

wisdom (wîz'dûm) *n* prudence, foresight, sagacity, far-sightedness, judiciousness, sense (Foolishness, absurdity, idiocy, silliness, stupidity, nonsense)

work (wûrk) *n* labor, task, toil, occupation, business, employment, exertion (Play)

worthless (wûrth'lês), *adj* valueless (Valuable)

wrang (rông), *n* injustice, injury (Right)

Y

yet (yêtt), *adv* and *conj* besides, nevertheless, however, ultimately notwithstanding still at last, so far, thus far

yield (yêld), *v* and *v* bear, give, afford, impart, communicate, confer, bestow, abdicate, resign, cede, surrender, relinquish, relax, quit, forgo, give up, let go, waive, comply, accede, assent, acquiesce, succumb, submit (Withdraw, withhold, retain, deny, refuse, vindicate, assert, claim, disallow, resist, dissent, protest, struggle, strive)

Z

zeal (zêl), *n* energy, fervor, ardor, earnestness, enthusiasm, eagerness (Indifference, apathy, torpor, coldness, carelessness, sluggishness)

zealous (zê'us), *adj* warm, ardent, fervent, enthusiastic, anxious, eager, earnest, steadfast (Bold, indifferent, dispassioned, apathetic, passionless, phlegmatic, platonic)

zeal (zê't) *n* flavor, appetizer, gusto, pleasure, enjoyment, relish, sharper, enhancement (Distaste, disgust, disrelish, detriment)

DICTIONARY OF FOREIGN WORDS AND PHRASES

NOTE L., Latin, Fr., French, Ger., German; It., Italian, Sp., Spanish, Gr. Greek

A

à bas (â bâ'), [Fr.], down, at the foot, upon the ground
ab extra (âb êks'trâ), [L.], from without
ab initio (in-lâh'yô), [L.], from the beginning
ab intra (in'trâ), [L.], from within
ab ovo usque ad mala (ô'vô ôs'kwê âd mâ'lâ), [L.], from the egg to the apples, from beginning to end
absente reo (âb-sên'tê rê'ô), [L.], the defendant being absent
ab uno disce omnes (ô'nô dis's ôm'nêz), [L.], from one learn all, from a single instance infer the whole
abusus non tollit usum (âb-ô'sûs nôn tôl'l't ô'sûm), [L.], abuse is not an argument against proper use
ad astra (âd âs'trâ), [L.], to the stars, or to an exalted state
ad Calendas Græcas (kâ-lên'dês grê'kâs), [L.], at the Greek Calends, i.e., never, as the Greeks had no Calends
ad captandam vulgus (kâp-tân'dûm vûl'gûs), [L.], to catch the rabble
ad eundem gradum (â-ên'dêm grâ'dûm), [L.], to the same degree
ad finem (ô'nêm), [L.], to the end
ad hominem (hôm'î-nêm), [L.], to the man; that is, to his interests and passions
ad infinitum (in-fî-nî'tûm), [L.], to infinity
ad interim (in'tê-rîm), [L.], in the meanwhile
ad libitum (lîb'î-tûm), [L.], at pleasure
ad nauseam (naw'shê-âm), [L.], to disgust
adscriptus glebæ (âd skrip'tûs glê'bê), [L.], belonging or attached to the soil
ad utrumque paratus (â-trûm'kwê pâ-râ'tûs), [L.], prepared for either event
ad valorem (vâ-lô'rêm), [L.], according to the value
aequam servare mentem (ê'kwâm sêr-vâ'rê mên'têm), [L.], to preserve an equable mind
aequo animo (ê'kwô ân'tî-mô), [L.], with an equable mind, with equanimity
ætatis suæ (ê-tâ'tis sù'ê), [L.], of his (or her) age
affaire d'amour (â-fâr' dâ-môôr'), [Fr.], a love affair
affaire de cœur (dô kôr'), [Fr.], an affair of the heart
a fortiori (â fôr-shî-ô'rî), [L.], with stronger reason
agenda (â-jên'dâ), n. pl. [L.], things to be done
à la française (â lâ frân-sâz'), [Fr.], after the French mode
à la mode (môd'), [Fr.], in fashion
à l'anglaise (â-n-glàz'), [Fr.], after the English fashion

alere flammam (âl'ê-rê flâm'âm), [L.], to feed the flame
alis volat propriis (âl'is vôlât prô'prî-îs), [L.], she flies with her own wings,—the motto of Oregon
allona (â-lôn'), interj. [Fr.], let us go, come
alma mater (âl'mâ mâ'têr, âl'mâ mâ'têr), [L.], a fostering mother
alter ego (âl'têr ê'gô), [L.], another self
alter idem (ê'dêm), [L.], another precisely similar
amende honorabile (â-mân'N', â-mënd' ô-nô-râ'b'l'), [Fr.], satisfactory apology, reparation
a mensa et thoro (â mên'sâ êt thô'rô), [L.], from bed and board
amicus curiæ (â-mî'kûs kû'rî-ê), [L.], a friend of the court
amour-propre (â-môôr'prô'pr'), n. [Fr.], self-love, vanity
ancien régime (ân-eyân' râ-shêm'), [Fr.], ancient order of things
anglice (âng'gîl-ê), adv. [L.], according to the English manner
anno ætatis suæ (ân'ô ê-tâ'tis sù'ê), [L.], in the year of his (or her) age
anno Christi (kris'tî), [L.], in the year of Christ
anno Domini (dôm'î-nî), [L.], in the year of our Lord
anno mundi (mûn'dî), [L.], in the year of the world
anno urbis conditæ (ûr'bîs kôn'dî-tê), [L.], in the year the city (Rome) was built
ante bellum (ân'tê bêl'ûm), [L.], before the war
ante meridiem (mê-rîd'î-êm), [L.], before noon
à outrance (â ô-û-trân'sâ), [Fr.], to the utmost
à plomb (plô'N'), [Fr.], perpendicularly
à posteriori (â pôs-tê-ri-ô'rî), [L.], from the effect to the cause
appui (â-pwê'), n. [Fr.], point of support
a priori (â prî-ô'rî, a prî-ô'rê), [L.], from the cause to the effect
à propos (â prô-pô'), [Fr.], to the point
à propos de botte (dô bôt'), [Fr.], apropos to boots; without reason
aqua vitæ (âk'wâ vî'tê), [L.], water of life
arbitrator elegantiarum (âr'bî-têr êl-ê-gân-shî-â'rîm), [L.], an umpire in matters of taste
argumentum ad hominem (âr-gû-mên'tûm âd hôm'î-nêm), [L.], an argument deriving its force from the situation of the person to whom it is addressed
argumentum ad ignorantiam (îg-nô-rân-shî-âm), [L.], an argument founded on an adversary's ignorance of facts
argumentum ad verecundiam (vêr-ê-kûn-dî-âm), [L.], an argument to modesty

arrière-pensée (ä-ryär-pän-sä'), *n.* [Fr.], a mental reservation
au contraire (ö kÖN-trär'), [Fr.], on the contrary
audi alteram partem (aw'di ä'l'tä-räm pär'täm) [L.], hear the other side
au fait (ä'), [Fr.], expert good taste.
au reste (räs'), [Fr.], as for the rest.
au revoir (rö-vwör'), [Fr.], adieu until we meet again
auri sacra fames (aw'ri sä'krä fä'mä), [L.], the accursed thirst for gold
aut vincere aut mori (out vîn'käs-rä out mö'ri), [L.], either to conquer or to die
aux armes (ö-zärm'), [Fr.], to arms.
a vincule matrimonii (ä vîng'kü-lö mät'-ri-mö'ni-i), [L.], from the tie of marriage

B

bas bleu (bä blö'), [Fr.], a bluestocking
beau monde (bö mön'd', mönd), [Fr.], the fashionable world
beaux-esprits (bo-zäs-pré'), *n. pl.* [Fr.], gay spirits men of wit.
beaux yeux (bö-ryö'), [Fr.], handsome eyes, that is, attractive looks
bel-esprit (bäl-äs-pré'), *n.* [Fr.], a brilliant mind
ben trovato (bän trö-vä'tö), [It.], well found, a happy invention
bête noire (bët nwar), [Fr.], a black beast, a bugbear
bienséance (byäN-sä-äNä'), *n.* [Fr.], civility, decorum
billet d'amour (bë-yë' dä-möör'), [Fr.], a love letter
billet-doux (döös'), *n.* [Fr.], a love letter
bizarre (bi-zär'), *adj.* [Fr.], odd fantastic
blaise (blä-zä'), *adj.* [Fr.], pallid surfeited rendered incapable of continued enjoyment
bona fide (bö'nä f'ide), [L.], in good faith
bon gré, mal gré (bö'n' grä, mä'l' grä), [Fr.], willing or unwilling
bonhomme, bonhommeie (bö-nö-më'), *w.* [Fr.], good natured sympathy
bon jour (zhöör'), [Fr.], good day; good morning
bon mot (mö'), a witty saying, a piquant expression
bon soir (swär'), [Fr.], good evening
boulevard (bööl-vär'), *n.* [Fr.], a public walk or street occupying the site of demolished fortifications
bonlevérament (bööl-vër-a'mäN'), *n.* [Fr.], overturning subversion
bourgeois (böör-zhwä'), *n.* [Fr.], a man of middle rank in society.
bourgeoisie (böör-zhwä-zé'), *n.* [Fr.], middle classes of society traders
brevet d'invention (brö-vë' dän-vän-syöN'), [Fr.], a patent
brochure (brö-shür'), *n.* [Fr.], a pamphlet
brusque (brüsk), *adj.* [Fr.], rude blunt.
brutum fulmen (bröötüm fül'mën), [L.], a harmless thunderbolt.

C

cacoethes (käk-ö-ë'thës), *n.* [L.], an evil habit.
cacoethes loquendi (lo-kwën'di), [L.], a rage for speaking
cacoethes scribendi (skri-bëu'di), [L.], an itch for scribbling
café (kä-fä'), *n.* [Fr.], a coffeehouse
calèche (kä-lësh'), *n.* [Fr.], a half-coach or calash
calembour (kä-län-böör'), *n.* [Fr.], a pun
canaille (kä-nä'y', kä-näi), *n.* [Fr.], the rabble
castatrice (kän-tä-trë'chä), *n.* [It.], a female professional singer
capias ad respondendum (kä'piäs äd rë-spöN-dën'düm), [L.], you may take to answer—a writ for taking and keeping the defendant to answer the plaintiff in the action
capias ad satisfaciendum (sä't-lä-ä-ehi-ën'düm), [L.], you may take to satisfy—a writ for taking and keeping the party named until he gives satisfaction to the party by whom it is issued
captatio benevolentiae (käp-tä'äh'i-ö bën-ö-vo-lën'ti-ö), [L.], a currying favor
caput mortuum (kä'püt mör'tü-düm), [L.], the worthless remains
carpe diem (kä'r'pë di'ëm), [L.], enjoy the present day
casus belli (kä'süs bëll'), [L.], that which involves or justifies war
catalogue raisonné (kä-tä-lög' rä-zö-nä'), [Fr.], a catalogue of books arranged according to their subjects
caveat emptor (kä'vë-ät ämp'tör), [L.], let the buyer beware
c'est à-dire (äs-tä-där'), [Fr.], that is to say
cetera desunt (sët ä-rä de'sunt), [L.], the remainder is wanting
ceteris paribus (sët ä-ris pär'tä-büs), [L.], other things being equal.
Champs Élysées (shäN-zä-lö-zä'), [Fr.], Elysian Fields
chanson (shän-söN'), a [Fr.], a song
chapeau bas (shä-pö' bäs'), [Fr.], hats off
chapeau bras (bräs'), [Fr.], a military cocked hat
chargé d'affaires (shär-zhä' dä-fär'), [Fr.], an inferior diplomatic representative at a foreign court
charivari (shä-rë-vä-rë'), *n.* [Fr.], a mock serenade of discordant music
château en Espagne (shä-tö'sän-näs-pän'y'), [Fr.], castles in Spain, the land of romances, castles in the air
chef-d'œuvre (shö-dö'vr'), *n.* [Fr.], a masterpiece
cher ami (shër ä-më'), [Fr.], a dear friend, a paramour
chevalier d'industrie (shë-vä-lyä' dän-dü-trë'), [Fr.], a knight of industry, one who lives by persevering fraud
chronique scandaleuse (krö-nëk' skän-dä-löör'), [Fr.], a chronicle of vices and crimes

ci-devant (sê-dô-vân'), *adj* [Fr], former.
circa, *elrciter* (sûr'kâ, sûr'âl-têr), [L], about, approximately
cito maturum, elto pûridum (sî'tô mât-û'rûm, pû'ri-dûm), [L] soon ripe, soon rotten
citoyen (sê-twâ-yân'), *n* [Fr], a citizen, a burgher
civitas accessit barbarum (sî-vî'tî-tîs sîk-sê'sî't bâr-bâr'ûm), [L], civilization succeeds barbarism—the motto of Minnesota when a territory
coiffeur (kwâ-fôr'), *n* [Fr], a hairdresser
comme il faut (kô-mêl fô'), [Fr], as it should be
compos mentis (kôm'pôs mên'tîs), [L], of a sound mind
compte rendû (kôm't rân-dû'), [Fr], account rendered, report
con amore (kôn â-mô'râ), [It], with love, earnestly
concio ad clerum (kôn'shî-ô âd klêr'ûm), [L], a discourse to the clergy.
confère (kôn-frêr'), *n* [Fr], a brother, an associate
congé d'élu (kôn-ghâ dî-lêr'), [Fr], a leave to elect
contretemps (kôn-trê-tân'), *n*, [Fr], an awkward mishap or accident
conversations (kôn-vêr-sâ-tsyô'nâ), *n* [It], a meeting of company for conversation.
coram nobis (kô'râm nô'bîs), [L], before us
coram non iudice (nôû jûô-dî-sê), [L], before one who is not the proper judge
cordonsanitaire (kôr-dôn'â-sâ-nê-târ'), [Fr], a line of troops to prevent the spreading of pestilence.
corps de garde (kôr dô gârd), [Fr], a body of men who watch in a guardroom, the guardroom itself.
corps diplomatique (dê-plô-mâ-têk'), [Fr], a diplomatic body.
corpus delicti (kôr'pûs dê-lîk'tî), [L], the substance or foundation of the offense
corrigeuda (kôr-i-jên'dâ), *n* p' [L], typographical errors to be corrected.
couleur de rose (kôo-lôr dô rôs'), [Fr], rose color; an aspect of attractiveness
coup de grâce (kôo dô grâs'), [Fr], a finishing stroke
coup de main (mân'), [Fr], a sudden enterprise or effort.
coup de soleil (sô-lê'y'), [Fr], a sunstroke.
coup d'état (dâ-tâ'), [Fr], a stroke of policy in public affairs
coûte que coûte (kôût kô kôût), [Fr], let it cost what it may.
crede quod habes, et habes (krê'dô kwôd hâb'êz, êt hâb'êz), [L], believe that you have it, and you have it.
crecite et multiplicamini (krê'sî-tê êt mûl-tî-pû-kâm'i-nî), [L], grow, or increase, and multiply;—the motto of Maryland.
crevasse (krê-vâs'), *n*, [Fr], a deep crevice; a breach.

crimen falsi (krî'mên fâl'sî) [L], falsehood, perjury
crimen læsæ majestatis (lê'sê mäj-ês-tâ-tîs) [L] high treason
crux criticorum (krûks krît-i-kô'râm), [L], the puzzle of critics
cui bono? (kî' bô'nô), [L], for whose benefit
 Colloquially, but erroneously, of what use
cuisine (kwê-zên') [Fr] a kitchen cookery
cum grano salis (kûm grâ'nô sâ'lîs), [L], with a grain of salt, with some allowance.
cum privilegio (prîv-i-lê'yî-ô), [L], with privilege
cinosa felicitas (kû-rî-ô'sâ fê-lîs'i-tîs), [L], dexterity of phrase, arising from watchful care
currente calamo (kû-rên'tê kâl'â-mô), [L], with a running or rapid pen
Custos Rotalorum (kûs'tôs rô't-û-lô'rûm), [L], keeper of the rolls.

D

dai segno (dâi sâ'nyô), [It], repeat from the sign
de bonis non (dê bônîs nôû), [L], of the goods not yet administered on
de facto (fâk'tô), [L], from the fact; really
de gustibus non est disputandum (gû'stî-bîs nôû êst dîs-pû-tân'dûm), [L], there is no disputing about tastes
dehors (dô-ôr', dô-hôr'), *prep* [Fr], with-out, out of; foreign, irrelevant.
Dei gratia (dê'î grâ'shî-â), [L], by the grace of God
de jure (dê jûô'rê), [L], from the law; by right
démouondé (dê-mô-môNd', dêm'y-mônd), *n* [Fr], disreputable female society, abandoned women
de mortuis nil nisi bonum (dê môr'tû-îs nîl nîsî bônûm), [L], say nothing but good of the dead
de nihilo nihil fit (nî-hîl'ô nî'hîlî fit), [L], of nothing nothing is made
de novo (nô'vô), [L], anew
Deo gratias (dê'ô grâ'shî-âs), [L], thanks to God
Deo juvante (dû-vân'tê), [L], with God's help
Deo volente (vô-lên'tê), [L], God willing
de profundis (prô-fûn'dîs), [L], out of the depths
dernier ressort (dêr-nyâ' rô-sô'r'), [Fr], a last resource
despere in loco (dê-sîp'ê-rê îû lô'kô), [L], to jest at the proper time
desunt cetera (dê'sûnt sê't'ê-râ), [L], the remainder is wanting
de trop (dô trô), [Fr], too much, or too many; not wanted
detur digniori (dê'tûr dîg-nî-ô'rî), [L], let it be given to the more worthy
deus ex machina (dê'ûs êks mâk'i-nâ), [L], a god from the machine, i.e. from a

- theatrical contrivance for making gods appear in the air, hence, an unexpected and fortunate occurrence
- diea laustus* (dī-lāz faw'stūs), [L.], a lucky day
- diea infansatus* (in-faw'stūs), [L.], an unlucky day
- Diea irae* (ī'rē), [L.], day of wrath
- diea non* (nōn), [L.], a day on which judges do not sit
- Dieu défend le droit* (dyō dā-fān' lē drōt'), [Fr.], God defends the right
- Dieu et mon droit* (ā mōN drwā'), [Fr.], God and my right
- dignus vindice nodus* (dīg'nūs vīn-drē nō dūs), [L.], a knot worthy to be loosened by such hands
- dirige* (dīr'ī-gō), [L.], I direct or guide—the motto of Maine
- disiecta membra* (dī-jēk'tā mēm'brā), [L.], scattered limbs or remains
- distingué* (dēs-tāN-gā'), *adj.* [Fr.], distinguished, eminent
- distract* (dēs-trā' dīa-trā'), *adj.* [Fr.], absent-minded, distraught
- divide et impera* (dī-vī-dē ēt īm'pē-rā), [L.], divide and rule
- dolce* (dōl'chā), *adj.* [It.], soft.—used in music
- dolce far niente* (fār nyēn'tā), [It.], sweet doing nothing, sweet idleness
- Dominus vobiscum* (dōm'ī-nūs vō-bīs'kūm), [L.], the Lord be with you
- double entente* (dōū'bi āN-tāNt'), [Fr.], double meaning, a play on words
- douceur* (dōō-sūr'), *n.* [Fr.], sweetness, a bribe
- dramatis personae* (drām'ā-tīs pēr-sō'nē), [L.], characters represented in a drama
- dolce et decorum est pro patria mori* (dōū'ā ēt dō-kō'rūm ēst prō pā-trī-ā mō'rī), [L.], it is sweet and honorable to die for one's country
- dum vivimus, vivamus* (dūm vīv'ī-mōs, vī-vā'mūs), [L.], while we live, let us live
- durante beneplacito* (dū-rān'tē bēn-ē-plā-sī-tō), [L.], during good pleasure
- durante vite* (vī'tā), [L.], during life

E

- eau de vie* (ō d' vē'), [Fr.], water of life, brandy
- ecce homo* (ēk'ē hō'mō), [L.], behold the man—applied specifically to any picture representing theaviour given up to the people by Pilate, and wearing the crown of thorns
- ecce signum* (ēg'nūm), [L.], behold the sign
- editio princeps* (ē-dīsh'ī-s prīn'sēps), [L.], the first edition
- égalité* (ā-gā-lē-tā'), *n.* [Fr.], equality
- enfance* (ā-lē'), *n.* [Fr.], a pupil, a foster child
- élite* (ā-lēt'), *n.* [Fr.], a choice or select body of persons
- éloge* (ē-lōzh'), *n.* [Fr.], a funeral oration
- éloignement* (ē-lwōn-māN'), *n.* [Fr.], estrangement
- embonpoint* (āN-bōN-pwāN'), *n.* [Fr.], plumpness, fleshiness
- émeute* (ā-mōt'), *n.* [Fr.], a riot, a mob
- employé* (āN-plwā-yā'), *n.* [Fr.], one who is employed by another a person in service
- en arrière* (āN-nā-ryēr') [Fr.], in the rear
- en avant* (āN-vāN'), [Fr.], forward
- enceinte* (āN-āNt'), *adj.* [Fr.], pregnant
- es déshabillé* (āN dā-zā-bē-yā'), [Fr.], in undress
- en famille* (ā-mē'y'), [Fr.], in a domestic state
- enfant gâté* (āN-āN' gā-tā'), [Fr.], a spoiled child
- enfants perdus* (āN-āN' pēr-dū'), [Fr.], lost children, a forlorn hope
- enfin* (āN-āN') *adv.* [Fr.], at last, finally
- ennui* (āN-awē'), *n.* [Fr.], a feeling of weariness and disgust, tedium
- en passant* (āN pā-sāN'), [Fr.], in passing; by the way
- en plein jour* (plāN shōōr'), [Fr.], in broad day
- en rapport* (rā-pōr'), [Fr.], in a condition or relation of sympathy
- en règle* (rēgl'), [Fr.], in order, according to rules
- en route* (rōōt'), [Fr.], on the way
- ensemble* (āN-āN'bl', ān-āN'bl'), *n.* [Fr.], the whole
- ense petit placidum sub libertate quietem* (ēn'sē pēt'īt plāz'dām sūb līb-ēr-tā'tē kī-ēt'ēm), [L.], with the sword she seeks quiet peace under liberty—the motto of Massachusetts
- en suite* (āN swēt'), [Fr.], in company
- entente cordiale* (āN-tāN' kōr-dyāl'), [Fr.], evidences of good will and justice toward each other, exchanged by the chief persons of two states
- entourage* (āN-tōō-rāzh'), *n.* [Fr.], surroundings, adjuncts
- entrée* (āN-trā'), *n.* [Fr.], entry, first course at table
- entre nous* (āN-trō nōs'), [Fr.], between ourselves
- entrepôt* (āN-trō-pō'), *n.* [Fr.], a warehouse, a free port
- e pluribus unum* (ē plū'rīb'ūs ā'nūm), [L.], one out of many, one composed of many,—the motto of the United States
- erga* (ūr'gō), *conj.* and *adv.* [L.], therefore
- espèglerie* (ā-pyē-glō-rē'), *n.* [Fr.], sportive tricks
- esprit de corps* (ēs-prē' dō kōr'), [Fr.], the animating spirit of a collective body
- esprit des lois* (dā lwō'), [Fr.], spirit of the laws
- est modus in rebus* (ēst mō'dūs īn rē'būs), [L.], there is a mean level in all things
- esio perpetua* (ēs'īō pēr pēt'ō-ā), [L.], let it be perpetual

et cum spiritu tuo (ēt kūm spīr'ī-tū tūō), [L.], and with thy spirit
 et id genus omne (ēd jē'nūs ōm'nē), [L.], also and everything of the sort
 et sic de similibus (ēsk dē sī-mīlīb'us), [L.], and so of the like
 et tu, Brute (tū, brō'utē), [L.], and thou also, Brutus
 eureka (ō-rē'kā) *interj.* [Gr.], I have found it,—the motto of California
 ex animo (ēks ān'ī-mō), [L.], heartily
 ex cathedra (kā-the'drā), [L.], from the bench, with high authority
 excelsior (ēk-sēl'sī-ōr), *adj.* [L.], higher, more elevated,—the motto of New York
 excerpta (ēk-sūrp'tā), *n pl.* [L.], extracts
 exempli gratia (ēg-zē'm'plī grā'shī-ā), [L.], by way of example
 exeunt (ēk-sē-ūnt), [L.], they go out
 exennt omnes (ōm'nēs), [L.], all go out
 ex officio (ēks ō-fī'sh'ī-ō), [L.], by virtue of his office
 ex parte (pār'tē), [L.], on one side only
 ex pede Herculem (pē'dē hēr'kū-lēm), [L.], we recognize a Hercules from the size of the foot, that is, we judge of the whole from the specimen
 experimentum crucis (ēks-pēr-ī-mēn'tūm krō's's), [L.], the experiment of the cross, a decisive experiment
 experto crede (ēks-pēr'tō krē'dē), [L.], trust one who has tried, or had experience
 exposé (ēks-pō-zē), *n* [Fr.], an exposition
 ex post facto (ēks pōst fāk'to), [L.], after the deed is done
 extempore (ēks-tē'm-pō'rē), *adv.* [L.], without premeditation
 ex uno disce omnes (ēks ō'nō dīs'ē ōm'nēs), [L.], from one learn all
 ex vi termini (vī tēr'mī-nī), [L.], by the meaning or force of the expression

F

facile princeps (fās'ī-lē prīn'sēps), [L.], evidently pre-eminent, the admitted chief
 fait accompli (fā-tā-kōN-plē'), [Fr.], a thing already done
 fanbourg (fō-bōūr'), *n* [Fr.], a suburb
 fantail (fō-tō'y'), *n* [Fr.], an easy chair
 faux pas (fō pā'), *n* [Fr.], a false step
 felo-de-se (fē'lō-dē-sē), *n* [L.], a suicide
 femme converse (fām kōō-vērt'), [Fr.], a married woman
 femme de chambre (dō shāN'br'), [Fr.], a chambermaid
 ferae naturae (fē'rē nā-tū'rē), [L.], of a wild nature
 festina lente (fēs-tī'nā lēn'tē), [L.], hasten slowly
 fête champêtre (fēt shāN-pē'tr'), [Fr.], a rural festival
 fen de joie (fē d'zhwā'), [Fr.], a firing of guns in token of joy, a bonfire
 fenilleton (fō-yō-tōN'), *n* [Fr.], bottom

part of a French newspaper, separated by a line from the rest, and devoted to light literature, criticism, etc
 fiasco (fyā'kr'), *n* [Fr.], a hack
 fiat justitia, ruat caelum (fī'āt jūs-tī'sh'ī-ā, rūō'āt sē'lūm), [L.], let justice be done though the heavens fall
 fiat lux (lūks) [L.], let there be light
 Fidel Defensor (fī'dē-lē dē-fēn'sōr), [L.], defender of the faith
 fides Punicæ (fī'dēs pū'nī-lā), [L.], Punic faith treachery
 fidus Achates (fī'dūs ā-kā'tēs), [L.], faithful Achates i.e. a true friend
 filius nullius (fī'lī-ūs nū'lī-ūs), [L.], a son of nobody
 fille de chambre (fē'y' dō shāN'br'), [Fr.], a chambermaid
 fille de joie (zhwō'), [Fr.], a prostitute
 flagrante bello (flā-grān'tē bēl'ō), [L.], during hostilities
 flagrante delicto (dē-līk'tō), [L.], in the commission of the crime
 fortiter in re (fōr'tī-tēr īn rē), [L.], with firmness in acting
 franco (frāng'kō), *adj.* [It.], post-free
 friseur (frē-sōr'), *n* [Fr.], a hairdresser
 fait l'hon (fō-tī h'ōm), [L.], Troy has been
 fusillade (fō-sī-lād', fō-sī-lād'), *n* [Fr.], a simultaneous discharge of firearms

G

Galliee (gālī-tē), *adv.* [L.], in French
 garçon (gār-sōN'), *n* [Fr.], a boy, or a waiter
 garde du corps (gārd' dū lōr'), [Fr.], a bodyguard
 gendarmes (zhāN-dārm'), *n pl.* [Fr.], armed police
 genius loci (jē'nī-ūs lō'sī), [L.], the guardian spirit of the place
 genus irritabile vatum (jē'nūs ī-rī-tāb'lē vātūm), [L.], the irritable race of poets
 Germanice (jēr-mān'ī-ē), *adv.* [L.], in German
 glebae ascriptus (glē'bē ā-ekrīp'tūs), [L.], a servant belonging to the soil
 Gloria in Excelsis (glō'rī-ā īn ēk-sēl'sis), [L.], glory to God in the highest
 Gloria Patri (pā'trī), [L.], Glory be to the Father
 gnothi seauton (g'nō'thī sē-ou-tōn'), [Gr.], know thyself

H

hand passibus aequalis (hawd pās'ī-būs ē'kwīs), [L.], not with equal steps
 hante nouveauté (ōt nōō-vō-tā'), [Fr.], a great novelty
 haut goût (ō gōō'), [Fr.], high flavor; fine or elegant taste
 helleo librorum (hēl'ō-ō līb-rō'rūm), [L.], a devourer of books, a bookworm
 hiatus valde desendus (hī-ā'tūs vāl'dē dē-

hēn'dōs, [L] a deficiency much to be regretted
hic et ubique (hīk ēt ū-br'kwē), [L], here and everywhere
hic jaret (hīk'jēt), [L], here lies
hic labor, hoc opus est (hī-bōr, hōk ō'pūs ēst), [L] this is labor, this is work
hoc age (hōk ā'jē), [L], do this
hoc tempore (hōm'pō-rē), [L], at this time
honi soit qui maly penae (ō-ne' swā kō māl ē pāNē), [Fr], shame on him who evil thinks
homo e sempre (hō'rā ē sēm'prā), [It], it is always time
hors de combat (ōr dō kōN-bāt), [Fr], out of condition to fight
humanum est errare (hū-mā'nūm ēst ēr-rā-rē), [L], to err is human

I

ich dien (īkh dēn'), [Ger] I serve
id est (īd ēst), [L] that is
id genus omne (īd'nūs ōm'nē), [L], all of that sort
ignotum per ignotus (īg-nō'tūm pēr īg-nō'-shī-ūs), [L] that which is unknown by something still more unknown
imperium in imperio (īm-pēr'ī-ūm īn īm-pēr'ī-ō), [L], a government within a government
imprimatur (īm-prī mā'tēr), n [L], let it be printed;—a license to print a book, etc
improvisatore (īm-prōv-vē-zī-lō'rā), n [It], an impromptu poet
improvisatrice (īm-prōv-vē-zī-trē'chā), n [It], an impromptu poetess
in aeternum (īn ē-tēr'nūm), [L], forever
in articulo mortis (ār-tīk'ū-lō mōr'tīs), [L] at the point of death, in the last struggle
in commendam (kō-mēn'dām), [L] in trust
in curia (ī'kūr-ā), [L] in the court
in equilibrio (ē-kwē-līb'rī-ō), [L], in equilibrium
in esse (ēs'ē), [L] in being
in extremis (ēks-trē mīs), [L], at the point of death
infanta (īn-fān'tā), n [Sp], a princess of the blood royal in Spain and Portugal
infante (īn-fān'tā) n [Sp], any son of the king except the eldest or heir apparent
in flagrante delicto (īn ūā-grān'tē dō-lik'tō), [L], taken in the fact
in forma pauperis (īf'ōmā paw'pē-rīs), [L], as a poor man
in foro conscientiae (īf'ōrō kōn-shī-ēn'shī-ē), [L] before the tribunal of conscience
in futuro (īf'ū-tū'rō), [L], in future, henceforth
in hoc signo vinces (hōk sīg'nō vīn'sēs), [L], in this sign, or under this standard, thou shalt conquer
in limine (īl'mī-nē), [L], at the threshold
in loco parentis (īl'kō pā-rēn'tīs), [L], in the place of a parent

in medias res (mē'dī-lā-rēs), [L], into the midst of things, or affairs
in memoriam (īn-mō-rī-ām), [L], in memory
in nubibus (nō'bī-būs), [L], in the clouds
in perpetuum (pēr-pēt'ū-ūm), [L], forever
in posse (pō'sē), [L], in possible existence
in propria persona (p'rō'prī ā pēr-sō nā), [L] in person
in puris naturalibus (pū'rīs nāt-ō-rā'lī-būs), [L], quite naked
in re (rē), [L] in the matter of
in rem (īn-rēm), [L], against the thing
in saecula saeculorum (sēk'ū-lā sēk'ū-lō-rūm) [L] for ages on ages
in situ (īf'tū) [L], in its original situation
innocentia (āN-nō-eyāNē), n [Fr], indifference carelessness
instar omnium (īn'stār ōm'nī-ūm), [L], worth them all
in statu quo (īn stā'tū kwō), [L], in the former state
inter alia (īn'tēr ā'lī-ā), [L], among other things
inter nos (nōs') [L], between ourselves
in terrorem (tēr-rō-rēm), [L], as a warning
in tota (ī'tā), [L], in the whole entirely
in totidem verbis (tōt'īdēm vēr'bīs), [L], in so many words
in transitu (īrān'sī-tū) [L], on the passage
in usum Delphini (ū'sūm dēl'fīnī), [L], for the use of the Dauphin
in utramque parsina (ū-trām'kwē pā-rā-tū), [L] prepared for either event
in vacuo (vāk ū-ū), [L] in empty space
in verba magistri jurare (vēr'bā mā-jī'strī jō-rā'rē), [L] to swear to, or by, the words of another to adopt opinions on the authority of another
in vino veritas (vī'nō vēr'ī-tās), [L], there is truth in wine
lavis Minerva (īn-vī'tā mī-nūr'vā), [L] without guile
ipse dixit (īp'sē dīk'sīt), [L], he himself said it
ipsissima verba (īp-sī'sīmā vēr'bā), [L], the very words
ipse facto (īp'sō fāk'tō), [L] in the fact itself
ipse jure (īp'sō'rē), [L] by the law itself.

J

jaeta est alex (jāk'tā ēst āl'ē-ā), [L], the die is cast
je ne sais quoi (shō n' sā kwā'), [Fr], I know not what
jeu de mots (zhō d mō'), [Fr], a play on words, a pun
jeu d'esprit (dēs-prē'), [Fr], a witicism
Jupiter tonans (jōō'pī tēr tō'nānz), [L], Jupiter the thunderer
jure divino (jōō'rē dī-vī nō), [L], by divine law
jus civile (jūs sī-vīlē), [L], civil law
jus divinum (dī-vī'nūm), [L], divine law.

ius et norma loquendi (ēt nōr'mā lō-kwēn'-dī), [L.], the law and rule of speech
ius gentium (jēn'shī-ūm), [L.], law of nations
juste-milieu (shūst-mē-lyō'), n [Fr.], the golden mean.

L

labor ipse voluptas (lā'bōr ip'sō vō-lūp'tās), [L.], labor itself is pleasure
labor omnia vincit (lōr'nī-ā vīn'āit), [L.], labor conquers everything
laissez faire (lā-sē fār'), [Fr.], let alone
lapsus linguae (lāp'sūs līng'gwē), [L.], a slip of the tongue
latei anguis in herba (lā'tēti āng'gwīs īn būr'bā), [L.], a snake lies hid in the grass
laudator temporis acti (lāw-dā'tōr tēm'pō-ris āk'tī), [L.], a praiser of time past
Ians Deo (lāws dō's), [L.], praise to God
le beau monde (lē bō mōnd'), [Fr.], the fashionable world
le diable boiteux (dō-ā'bī' bōā-tō'), [Fr.], the lame devil
le roi et l'état (rōā & lē-tā'), [Fr.], king and state
le roi le veut (lē vō'), [Fr.], the king wills it
le roi s'avisera (lā-ves-rā), [Fr.], the king will consider or deliberate
lèse-majesté (lē-sā-mā-zhēs-tā'), n [Fr.], high treason
l'étoile du nord (lē-tōil' dū nōr'), [Fr.], the star of the north,—the motto of Minnesota
lettre de cachet (lē'tr' dō kā-shē'), [Fr.], a sealed letter, a royal warrant
lettre de marque (lēt'r' dō mār'k'), [Fr.], a letter of marque or of reprisal
lex loci (lēks lō'sī), [L.], the law of the place
lex non scripta (lēks nōn skrip'tā), [L.], the common law
lex scripta (skrip'tā), [L.], statute law
lex talionis (tālī-ō-nīs), [L.], the law of retaliation
L'homme propose, et Dieu dispose (lōm prō-pōz', & dō's dōs-pōz'), [Fr.], man proposes, and God disposes
liaison (lē-ā-sō'n'), n [Fr.], an alliance, an illicit connection
litté pendente (lī'tē pēn-dēn'tē), [L.], during trial
littera scripta manet (lī'tēr-ā skrip'tā mā-nēt), [L.], the written letter remains
loco citato (lē'kō el-tā'tō), [L.], in the place cited
locum tenens (lē'kūm tē-nēnz), [L.], a deputy or substitute, a proxy
locus in quo (lē'kūs īn kwō), [L.], the place in which
locus sigilli (lē'kūs sī-gīl'), [L.], place of seal
longo intervallo (lōng'ō īn-tēr-vāl'ō), [L.], by or with long interval
lucidus ordo (lē'sīdūs ōr'dō), [L.], a clear arrangement
lucus a non lucendo (lē'kūs ā nōn lū-sēn'-

dō), [L.], a jeu d'esprit in etymology, which, assuming that *lucus*, a dark wood or grove, is derived from the verb *lucere*, to shine, supposes it must be a non *lucendo*, from its not being light
lusus naturae (lē'sūs nā-tū'rē), [L.], a sport or freak of nature.

M

maie virtute (mā'k'tō vēr-tū'tē), [L.], proceed in virtue
ma foi (mā fō'), [Fr.], upon my faith
magna est veritas, et prevalebit (māg'nā ēst vēr'tās, ēt prēv-ā-lē'bīt), [L.], truth is mighty and it will prevail
magnum opus (māg'nūm ō'pūs), [L.], a great work
magnus Apollo (māg'nūs ā-pō'lō'), [L.], great Apollo, one of high authority
maison de ville (mā-sōn' dō vėl'), [Fr.], the townhouse
maître d'hôtel (mā'tr' dō-tēl'), [Fr.], a house steward
malapropos (māl-āp-rō-pō'), ad [Fr.], ill-timed
malgré nous (māl-grā' nōs'), [Fr.], in spite of us
malum in se (māl'ūm īn sē'), [L.], bad in itself
mare clausum (mā'rē klāw'sūm), [L.], a closed sea; a bay
matériel (mā-tē-ri-ēl', mā-tēr-y-ēl'), [Fr.], materials or instruments employed opposed to personnel
mauvaise honte (mō-vā' dōnt'), [Fr.], false modesty
mauvais goût (mō-vā' gōt'), [Fr.], bad taste
medio tutissimum hīs (mē'dī-ō tū-tī-sīmūs ī'bīs), [L.], you will go most safely in the middle
mega biblion, mega kakon (mē'gā bīb'lī-ōn, kā'kōn), [Gr.], a great book is a great evil
me jūdice (mē jōō'dī-sē), [L.], I being judge
mélange (mē-lānz'), n [Fr.], a medley
mêlée (mē-lā'), n [Fr.], a hand-to-hand fight, a riot
memerto mori (mē-mēn'tō mō'rī), [L.], remember death
memorabilia (mēm-ō-rā-bīl'ā), n pl [L.], things to be remembered
mens sana in corpore sano (mēnz sā'nō īn kōr'pō-rē sā'nō), [L.], a sound mind in a sound body
mens sibi conscia recti (sī'bī kōn'shī-ā rēk'tī), [L.], a mind conscious of rectitude
mésalliance (mā-sāl-yāns'), n [Fr.], improper association; marriage with one of lower station
meum et tuum (mē'ūm ēt tū'ūm), [L.], mine and thine
mirabile dictu (mī-rābī-lē dīk'tū), [L.], wonderful to be told
mise en scène (mē-sān sēn'), [Fr.], the putting in preparation for the stage

multitudo (mũl'ti-mũs), [L], we send;—a writ to commit an offender to prison
modus operandi (mũd'ũs ɔp-ɛ-rãn'dĩ), [L], manner of operation
montani semper liberi (mũn-tãn'ĩ sɛm'pɛr lĩb-ɛ-rĩ), [L], mountaineers are always free-men—the motto of West Virginia
monumentum aere perennius (mũn-ũ-mɛn'tũm ɛ'rɛ pɛr-ɛn'ĩ-ũs), [L], a monument more durable than brass
multum in parvo (mũl'tũm ĩn pãr'vũ), [L], much in little
mutatis mutandis (mũ-tã'tĩs mũ-tãn'dĩs), [L], the necessary changes being made
mutato nomine (mũ-tã'tũ nũm'tũ-nɛ), [L], the name being changed

N

naive (nã-ɛv'), *adj* [Fr], having native or unaffected simplicity
naivete (nã-ɛv-tɛ') *n* [Fr], native simplicity
nas (nã), *adj* [Fr] born as (Madama de Staël, *née* (that is, whose maiden name was) Necker
negligens (nɛ-glĩs-ɛh'ɛn'), *n*, [Fr], an easy, unceremonious attitude, address
netuna contradicente (nɛm'tũ-nɛ kũn-trã-dĩ-ɛn'tɛ), [L], no one speaking in opposition
nemine dissente (dĩ-ɛn-ɛhĩ-ɛn'tɛ), [L], no one dissenting
ne me impune taceat (nɛ'mũ mɛ ĩm-pũ'nɛ lã-ɛ-tɛ), [L], no one wounds me with impunity—the motto of Scotland
na plac ultra (nã plãs ũl'trã), [L], nothing further
ne quid nimis (kũld nĩ'mĩs), [L], not anything to much or too far
ne quis ultra crepidam (nɛ'qũs ũl'trã křɛp'ĩ-dãm), [L], let not the shoemaker go beyond his last
nũ admirari (nũ ăd-mĩ rã'rĩ), [L], to wonder at nothing
nũ conscus aibi (kũn-ɛi'rũ ăl'bĩ), [L], to be conscious of no fault
nũ desperandum (dɛs-pɛ-rãn'dũm), [L], never despair
nĩmporte (nã-n-pũrt'), [Fr] it matters not
nobiles oblige (nũ-blɛs' ɔ-blĩɛh'), [Fr] rank imposes obligation, much is rightly expected of one of high birth or station
solens solens (sũl'ɛns vũl'ɛnz), [L] whether he will or not
noũ me tangere (nũ'ĩ mɛ tãn'jɛ-rɛ), [L], don't touch me
nolle prosequi (nũl'ɛ prũs-ɛ-kwĩ), [L], to be unwilling to proceed
nom de plume (nũ'ĩ dũ plũm'), [Fr], a pen name, an assumed title
nom de guerre (gũr), [Fr], a war name, a traveling title, a pseudonym
non compos mentis (nũn kũm'pũs mɛn'tĩs), [L], not in sound mind

non constat (kũn'stãt), [L], it does not appear
non est inventus (ɛst ĩn-vɛn'tũs), [L], he has not been found
non liquet (lĩ'kwɛt) [L], it is not clear
non mi ricordo (nũn mɛ rɛ-kũr'dũ), [It], I don't remember
non obstante (nũn ɔb-stãn'tɛ), [L], notwithstanding
non omnia possumus omnes (ũm'nĩ-ă pũs'sũmũs ũm'nɛs), [L], we cannot, all of us, do all things
non omnis moriar (ũm'nĩs mũ'rĩ-ăr), [L], I shall not wholly die
non acquitur (ăk'kwĩ-tɛr), [L], it does not follow an unwarranted conclusion
noce te ipsum (nũs tũ ĩp'sũm), [L], know thyself
nata bene (nũ'tã bɛ'nɛ) [L] mark well
n'oubliez pas (nũ-ɔb-lɛ-ă' pã'), [Fr], don't forget
non errona (nũ ɛ-rũ'ũ), [Fr] we shall see
novus homo (nũ'vũs hũ'mũ), [L], a new man
nuance (nũ-ăns', nũ-ũns'), *n* [Fr], shade, gradation, tint
nudum pactum (nũ'dũm pãk'tũm), [L], a contract made without any consideration, and therefore void
nunc aut nunquam (nũngk ăwt nũng'kwĩm) [L], now or never

O

obit (ũb'ĩt), [L], he, or she, died
obiter dictum (ũb'ĩtɛr dũk'tũm) [L], a thing said by the way, or in passing
obita principis (ũb'ĩtã prĩn-ɛlp'ĩs), [L], rest the first beginning
odium theologicum (ũdĩ-ũm thɛ-ũl-ũj'ũ-kũm), [L] the hatred of theologians
ocul-de-boeuf (ũ-y'-dũ-bũf'), *n* [Fr], a bull's eye
ohel jam satia (ũhɛ jãm ɛũ'tĩs), [L], O, now there is enough
omnia vincit amor (ũm'nũ-ă vĩn'ɛt ă'mũr), [L], love conquers all things
omnia vincit labor (ĩl'ăbũr) [L], labor overcomes all things
on dit (ũn dũt'), [Fr], they say, flying rumor
onus probandi (ũ'nũs prũ-bãn'dĩ), [L], the burden of proving
ora e sempre (ũrã ă ɛm'prã), [It], now and always
ora pro nobis (ũrã prũ nũ'bĩs), [L], pray for us
orator fit, poeta nascitur (ũrã tɛr fĩt, pũ-ũ-tã nãs'tɛr), [L], the orator is made, but the poet is born
ore rotundo (ũrɛ rũ-tũn'dũ), [L], with round, full voice
ore tenuis (tɛn'ũs), [L], as far as the mouth

Ol si ale omnia (ô sî aîk ôm'ni-â), [L.], O, that he had always done or spoken thus
O tempore! O morea! (tôm'pô-râ, mô'rêa), [L.], O the times! O the manners!
otium cum dignitate (ô'shi-ûm kûm dîgnî-tâ'tê), [L.], ease with dignity, dignified leisure
enblette (ô-bî-ê't), n. [Fr.], dungeon of a castle
oul dire (wê dêr'), [Fr.], hearsay
outré (ô-trâ'), adj. [Fr.], out of the common course extravagant
ouvrier (ô-vrê-â'), n. [Fr.], a workman, an artisan

P

palman qui meruit feret (pâl'mâm kwi mêt'ô-ft fêr'êt), [L.], let him who has won it bear the palm
papier-mâché (pâ-pyâ'mâ-ehâ', pâ'pêr-mâ-shâ'), n. [Fr.], chewed or mashed paper, a hard substance made of a pulp from rags or paper
par exemple (pâr êg-zâN'pl'), [Fr.], for example
par excellence (êk-êd-lâNs'), [Fr.], by way of eminence
pari passu (pâ'ri pâs'sû), [L.], with equal pace
par nobilis fratrum (pâr nô'bî-lê frâ'trûm), [L.], a noble pair of brothers, two just alike
parole d'honneur (pâ-rôl' dô-nôr'), [Fr.], word of honor
particeps criminis (pâr'tî-êps krîm'î-nîs), [L.], an accomplice
parva componere magnia (pâr'vâ kôm-pô-nôrê mâg'nîs), [L.], to compare small things with great
parvenu (pâr-vô-nô'), n. [Fr.], an upstart, one newly risen into notice
pas à pas (pâ-zâ pâ'), [Fr.], step by step
passé (pâ-ê'), adj. [Fr.], past, out of use, faded, worn out
passé par tout (pâs pâr-tô'), [Fr.], a master key
pâté de foie gras (pâ-tâ' dô fwê grâ'), [Fr.], a paste made of goose livers
paterfamilias (pâ-têr-fâ-mîl'î-âs), n. [L.], the father of a family
Pater Noster (pâ'têr nô'stêr), [L.], Our Father; the Lord's prayer
Pater Patriæ (pâ'trî-ê), [L.], father of his country
patois (pâ-twâ', pât'wô), n. [Fr.], dialect of the lower classes
Patres conscripti (pâ'trêz kôn-skrip'tî), [L.], conscript fathers, the Roman senators
peccati (pê-lâ'tî), [L.], I have sinned
peine forte et dure (pên fôr-tê dûr'), [Fr.], heavy and severe punishment
penchant (pân-ehân', pên'chânt), n. [Fr.], inclination; liking
pendente lite (pên-dên'tê lî'tê), [L.], pending the suit
pensée (pân-êâ'), n. [Fr.], thought

per annum (pêr ân'ûm), [L.], by the year
per capita (kâp'tâ'), [L.], by the head
per centum (sên'tûm), [L.], by the hundred
per contra (kôn'trâ'), [L.], contrariwise
per diem (dî'êm), [L.], by the day
perdu (pêr-dû'), adj. [Fr.], hidden
per se (pêr sê), [L.], by itself considered
personnel (pêr-sôn-êl'), n. [Fr.], body of persons employed in some public service
petitio principii (pê-tîsh'î-ô prin-sîp'î-î), [L.], a begging of the question
petit-maitre (pê-tê-mâ'tr'), n. [Fr.], a dandy a coxcomb
peu à peu (pô â pô'), [Fr.], little by little
peu de chose (d' shôr'), [Fr.], a trifle
pièce de résistance (pyê dô râ-zês-tâNs'), [Fr.], the special part of anything, the crowning point
pirouette (pîr-ô-ê't), n. [Fr.], a whirl on the toes, as in dancing
pis aller (pê-zâ-lâ'), [Fr.], the last shift
pià (pyâ), adv. [It.], more
plene jure (plê'nô jô'rê), [L.], with full authority
plexus (plêk'sûs), n. [L.], a network, web
poco a poco (pô'kô â pô'kô), [It.], little by little
poeta nascitur, non fit (pô-ê'tâ nâs'tî-têr, nôn fî't), [L.], the poet is born, not made
point d'appui (pwân dâ-pwê'), [Fr.], point of support; prop.
pons asinorum (pônz âs-i-nô'rûm) [L.], bridge of asses
post mortem (pôst môr'têm), [L.], after death
post obitum (ôb'tî-tûm), [L.], after death
potpourri (pô-pô-rê', pô't-pô'r'î), n. [Fr.], a hotchpotch; medley
preux chevalier (prô shô-vâ-lyâ'), [Fr.], a brave knight
prima facie (prî'mâ fâ'shî-ê), [L.], on the first view
primus inter pares (prî'mûs întêr pâ'rês), [L.], chief among equals
principia, non homines (prin-sîp'î-â, nôn hôm'î-nêz), [L.], principles, not men
principus obsta (prin-sîp'î-îs ôb'stâ), [L.], resist the first beginnings
pro aris et focis (prô â'ris êt fô'sîs), [L.], for our altars and firesides
pro bono publico (bô'nô pûb'î-kô), [L.], for the public good
procès-verbal (prô-êz-vêr-bâl'), n. [Fr.], a written statement
pro et con (prô êt kôn), [L.], for and against
profanum vulgus (prô-fâ'nûm vûl'gûs), [L.], the lower classes, the rabble
pro forma (prô fôr'mâ), [L.], for the sake of form
pro hac vice (hâk vî'sê), [L.], for this turn or occasion
pro pudor (prô pû'dôr), [L.], O, for shame
propria quæ maribus (prô'prî-â kwi mâr'î-bûs), [L.], those things which are appropriate or peculiar to males or men or to husbands
pro rata (prô râ'tâ), [L.], in proportion

pro re nata (rō nā'tā), [L.], for a special emergency
pro tanto (lān'tō), [L.], for so much
pro tempore (tēm'pō-rē), [L.], for the time
Punica fides (pū'nī-kā fī'dēs), [L.], Punie faith, treachery

Q

qua (kwā, kwā), adv [L.], so far as, in so far as
quantum libet (kwān'tōm lī'bēt), [L.], as much as you please
quantum meruit (mēr'ū-īt), [L.], as much as he deserved
quantum mutatus ab illo (mā-tā'tūs āb ī'llo), [L.], how changed from what he was
quantum sufficit (sūf'fī-īt), [L.], a sufficient quantity
quantum vis (vīs) [L.], as much as you will
quasi (kwā'sī, kwā'sī), [L.], as if, in a manner
quelque chose (kē'l'k shōz'), [Fr.], a trifle, something anything
quid pro quo (kwīd prō kwō), [L.], one thing for another an equivalent
quid rides? (rī'dēs), [L.], why do you laugh?
qui facit per alium, facit per se (kwī fā'īt pūr ā'lī-ūm, sē), [L.], he who does a thing by the agency of another, does it himself
quis custodiet ipsos custodes? (kwīs kū-tō'dī-ēt īp'sōs kū-tō'dēs), [L.], who shall guard the guards themselves?
qui transiit, sustinet (kwī trāns-tā'īt, sūs'tī-nēt), [L.], he who transplanted still sustains—the motto of Connecticut
qui vive? (kē vīv'), [Fr.], who goes there?—hence, on the qui vive, on the alert
quoad hoc (kwō'ād hōk) [L.], to this extent
quo animo? (kwō ān'tō-mō), [L.], with what mind or intention?
quod erat demonstrandum (kwōd ē'rāt dēm-ōn-strān'dūm), [L.], which was to be demonstrated
quod vide (vī'dēs), [L.], which see
quo jure? (kwō jūr'rē) [L.], by what right?
quos Deus vult perdere, dementat prius (kwōs dē'ūs vūlt pēr-dēr'e dē-mēn'tāt prī'ūs), [L.], those whom God wishes to destroy, he first makes mad

R

raison d'être (rā-zōN' dē'tr'), [Fr.], reason for existing
rara avis (rā'rā ā'vīs), [L.], a rare bird
recueil (rō-kō'y), n [Fr.], collection
reductio ad absurdum (rē-dūk'āb's' dī āb-sū'r'dūm), [L.], reducing a position to an absurdity
regnant populi (rēgnānt pōp'ū-lī), [L.], the people rule—the motto of Arkansas (Properly, regnat populus)

re infecta (rē īn-fēk'tā), [L.], the business being unfinished
religio loci (rē-lī'y'ō lō'sī), [L.], the religious spirit of the place
renommé (rō-nō-mā') adv [Fr.], renowned, famous
répondez s'il vous plaît (rā-pōN-dā' sēl vōs plā'), [Fr.], answer, if you please, abbr R S V P
requiescat in pace (rēk-wī-ēs'kāt īn pā'sē), [L.], may he rest in peace abbr R I P
res angustia domi (rēs ān-gūs'tā dō'mī), [L.], narrow circumstances at home, poverty
respice finem (rēs'pī-sē fī'nēm), [L.], look to it a end
résumé (rā-zū-mā'), n [Fr.], a summing up, recapitulation
resurgam (rē-sūr'gām), [L.], I shall rise again
revenons à nos moutons (rē-v' nōN' ā nō mōō-tōN'), [Fr.], let us return to our sheep let us return to our subject
rétablissement (rē-fā-chē-mēn'tō), n [It.], renewal re-establishment
robe-de-chambre (rōb-dō-shāN'br'), n [Fr.], a dressing gown or morning gown
rouleau (rōō-lō') n [Fr.], a little roll
rudis indigestaque moles (rū'dīs īn-dī-jēs-tā-kwō mō'lēs), [L.], a rude and undigested mass
ruse de guerre (rūs' dō gēr'), [Fr.], a stratagem of war
rus in urbe (rūs īn ūr'bē), [L.], the country in town

S

salle (sāl), n [Fr.], a hall
salon (sh-lōN') n [Fr.], an apartment for company, a fashionable party or fashionable society
salus populi suprema est lex (sālūs pōp'ū īī sū-prī'mā ēst lēks), [L.], the welfare of the people is the supreme law;—the motto of Missouri
sanctum sanctorum (sāngk'tum sāngk-tō'rūm), [L.], holy of holies
sans cérémonie (sāN sā-rē-mō-nē'), [Fr.], without ceremony
sans peur et sans reproche (pōr ā sāN rō-prōsh'), [Fr.], without fear and without reproach
sartor sartarius (sār'tūr rō-sār'tū), [L.], the tailor retailed
saute qui peut (sōv kē pō'), [Fr.], save himself who can
savoir-faire (sā-vwār'fār'), n [Fr.], tact poise
savoir-vivre ('vē'vr'), n [Fr.], good breeding
scandalum magnatum (sāl'n'dī-lūm mēg-nā'tūm), [L.], defamatory speech or writing to the injury of persons of dignity
scire facias (sī'rē fā āh' fās), [L.], cause it to be known
séance (sā-āNē'), n [Fr.], a sitting or session.

secundum artem (sê-kûm'dûm ãr'têm) [L.], according to rule
secundum naturam (nâ-tû'rãm) [L.], according to the course of nature
secundum ordinem (ãr'di-nêm) [L.], in order
semper felix (sêm'pêr fêl'iks) [L.], always fortunate
semper fidelis (fî-dê'lis) [L.], always faithful
semper idem (î'dêm) [L.], always the same
semper paratus (pâ-râ'tûs) [L.], always ready
senatus consultum (sê-nâ'tûs kôn-sûl'tûm) [L.], a decree of the senate
se non è vero, è ben trovato (è non è vâ'rô, è bèn trô-vâ'tô) [It.], if not true, it is well feigned
sesquipedalia verba (sês-kwi-pê-dâ'ti-â vûr'bâ) [L.], words a foot and a half long
sic itur ad astra (sîk î'têr âd âs'trâ) [L.], such is the way to immortality
sic passim (pâs'im) [L.], so everywhere
sic semper tyrannis (sêm'pêr tî-rân'is) [L.], ever so to tyrants, the motto of Virginia
sic transit gloria mundi (trân'sît glô'ri-â mûn'di) [L.], so passes away earthly glory
sicut ante (sîk'ût ân'tê) [L.], as before
sicut patribus, sit Deus nobis (pât'rî-bûs, sît dê'ûs nô'bîs) [L.], as God was with our fathers, so may He be with us
sic vos non vobis (sîk vôs nôn vô'bîs) [L.], thus you do not labor for yourselves
similia similibus curantur (sî-mîl'i-â sî-mîl'i-bûs kû-rân'têr) [L.], like things are cured by like
si monumentum quaeris, circumspice (sî môn-û-mên'tûm kwê'ris, sêr-kûm-spî'sê) [L.], if you seek his monument, look around
simplex munditiis (sîm'plêks mûn-dî'ti-is) [L.], of simple elegance
sine cura (sî'nê kû'ra) [L.], without charge or care
sine die (dî'ê) [L.], without a day appointed
sine qua non (kwâ nôn?) [L.], an indispensable condition
si quaeris peninsulam amoenam, circumspice (sî kwê'ris pên-in'sû-lâm, sêr-kûm-spî'sê) [L.], if thou seekest a beautiful peninsula, behold it here, the motto of Michigan
sit tibi terra levis (sît tî'bî têr'â lê'vis) [L.], may the earth lie lightly upon thee
soubrette (sûb-brê't') [Fr.], an intriguing woman
stans pede in uno (stâns pê'dâ î'n û'nô) [L.], standing on one foot
stat magni nominis umbra (stât mäg'nî nôm'i-nîs ûm'brâ) [L.], he stands the shadow of a mighty name
status quo (stâ'tûs kwô) [L.], the state in which.

status quo ante bellum (ân'tê bêl'ûm) [L.], in the state which was before the war
stet (stê't) [L.], let it stand
suaviter in modo, fortiter in re (swäv'î-têr î'n mô'dô, fôr'tî-têr î'n rê) [L.], gentle in manners but resolute in deed
sub iudice (sûb jû'dî-sê) [L.], under consideration
sub rosa (rô'zâ) [L.], under the rose, privately
sui generis (sû'î jên'êr-is) [L.], of its own kind
sui juris (jû's'ris) [L.], in one's own right
summum bonum (sûm'ûm bôn'ûm) [L.], the chief good
suo Marte (sû'ô mâr'tê) [L.], by one's own strength
suum cuique (sû'ûm kî'kwê, kwî'kwê) [L.], let each have his own.

T

tabula rasa (tab'û-lâ râ'zâ) [L.], a smooth or blank tablet
tant pis (tân' pî?) [Fr.], so much the worse
tantum vidit Virgilium (tân'tûm vî'dît vêr-jîl'ûm) [L.], he merely saw Virgil (that is, the great man)
tapis (tâ-pê', tâp'ê) [Fr.], a carpet, also, the cover of a council table, hence, to be on the tapis is to be under consideration
tempora mutantur, et nos mutamur in illis (têmp'ô-râ mû-tân'têr, êt nôs mû-tâ'mêr î'n îllîs) [L.], the times are changed, and we are changed with them
tempus edax rerum (têmp'ûs ê'dâks rê'rûm) [L.], time the devourer of all things
tempus fugit (fû'jît) [L.], time flies
terrae filius (têr'ê fîl'î-ûs) [L.], a son of the earth, that is human being
terra firma (têr'â fîr'mâ) [L.], solid earth, a safe footing
terra incognita (în-lôg'ôf-tâ) [L.], an unknown country
tertium quid (têr'thî-ûm kwîd) [L.], a third something, a nondescript
tersa erat (têr'sâ-êr-tâ) [Fr.], the third estate, common or commonality
to Aalon (tô kâ-lôn') [Gr.], the beautiful, the chief good
to prepon (prâ'pôn) [Gr.], the proper or becoming
totidem verbis (tôt'î-dêm vûr'bîs) [L.], in just so many words
toties quoties (tô'shî-ês kwô'shî-ês) [L.], as often as
toto caelo (tô'tô sê'lô) [L.], by the whole heavens, diametrically opposite
tout à fait (tû-â-fâ') [Fr.], entirely
tout au contraire (tô kôn-trâr') [Fr.], on the contrary
tout ensemble (tûn-sân'bl') [Fr.], the whole taken together.

U

uberrime fides (û-bÿr'f-mâ fî'dÿs), [L], superabounding faith.
 ubi supra (û'bî sÿ'prâ), [L], where above mentioned.
 ultima ratio regum (ûl'tî-mâ râ'shî-ô rÿ-jûm) [L] the last argument of kings war.
 ultima Thule (thû'lÿ), [L] utmost limit.
 una voce (û'nâ vo'vÿ), [L] with one voice.
 uno animo (û'nô ân'tî-mô), [L] with one mind unanimously.
 usque ad aras (ûs'kwô âd â'râs), [L] to the very altars.
 usque ad nauseam (naw'shÿ-âm), [L] to disgust.
 utile dulci (û'tîlÿ dôl'sÿ), [L], the useful with the pleasant.
 ut infra (ût in'frâ) [L] as below.
 ut possidetis (û'tî pÿs-sî-de-tis) [L] as you possess, state of present possession.
 ut supra (ût sÿ'prâ), [L] as above stated.

V

vade mecum (vâ'dÿ mê'kûm) [L], go with me, a constant companion.
 vae victis (vâ vîk'tis), [L], woe to the vanquished.
 vale (vâ'lÿ), [L], farewell.
 valet de chambre (vâ-lÿ d' chàN'br), [Fr], an attendant, a footman.
 variorum notae (vâ-rî-o-rûm nô'tÿ), [L], the notes of various authors.
 veni, vidi, vici (vÿ'nî, vî'dî, vî'çî wâ'nÿ, wâ'dô, wâ'kÿ), [L], I came, I saw, I conquered.
 verbatim ac literatim (ver-bâ'tîm âk lî-tÿ-râ'tîm), [L], word for word and letter for letter.
 verbum sat sapienti (vÿr'bûm sât sâ-plÿ-ÿn'tî), [L], a word is enough for a wise man.
 vettura (vÿt-tÿô'rî), n [It], a hack.
 vetturino (vÿt-tÿô-rÿ-nô), n [It], a hackman.
 vexata quaestio (vÿk-sâ'tâ kwÿs'tî-ô), [L], a disputed question.
 via (viâ), prep [L] by the way of.
 via media (mÿ dî-â) [L], a middle course.
 vice (vîsÿ), prep [L], in the place of.

vice versa (vÿr'sâ), [L], the terms being exchanged.
 vide ut supra (vî'dÿ ût sÿ'prâ) [L], see what is stated above.
 vi et armis (vî Ët âr'mis), [L], by force and arms, by main force.
 vincit amor patriae (vin'sît â'môr pâ'trî-ÿ), [L], love of country prevails.
 vincit omnia veritas (ûm'nî â vÿr'tîs), [L], truth conquers all things.
 vinculum matrimonii (vîng'kû-lûm mât-rî-mô'nî) [L] the bond of marriage.
 vires acquirit eundo (vî'rÿs â-kwî'rît â-ûn'dô), [L], she acquires strength in her progress.
 vis a tergo (vîs â târ'gô) [L] a propelling force from behind.
 vis-à-vis (vÿ-sâ-vÿ') adv and adj [Fr], opposite facing.
 vis inertiae (vîs in-ÿr'shî-ÿ), [L] the power of inertia, resistance.
 vis vitae (vî'tÿ) [L], the vigor of life.
 vitam impendere vero (vî'tâm îm-pÿn-dÿ-rÿ vÿr'ô), [L], to stake one's life for the truth.
 viva regina (vî'vât rÿ-jî'nâ) [L], long live the queen.
 vivat rex (rÿkâ), [L] long live the king.
 vive voce (vî'vâ vo'vÿ), [L], by the living voice, by oral testimony.
 vive la bagatelle! (vÿ lâ bâ-gâ-tÿl'), [Fr], success to trifling.
 vive la république (rÿ-pû-blîk'), [Fr] long live the republic.
 vive le roi (lÿ rwa') [Fr], long live the king.
 voilà (vwâ-lâ), [Fr], behold there is.
 vox et praeterea nihil (vôkâ Ët pre-tÿ-rÿ-â nî'hîl), [L], a voice and nothing more.
 vox populi, vox Dei (pÿp'û-lî dÿ'î) [L] the voice of the people is the voice of God.
 vraisemblance (vrâ-sâN-blâNs'), n [Fr], appearance of truth.

Z

zollverein (tsôl'fÿr-ÿn), n [Ger], a union among the German states for the collection of customhouse duties.
 zonam solvere (zô nâm sôl'vÿ-rÿ), [L] to loose the virgin zone.

DICTIONARY OF MOST COMMON ABBREVIATIONS

A

A, in chemistry, argon
a., aro (of the French metric system), area, acre, acres, about
a. aa, A, AA, in medicine, ana.
Al, first-class, first-rate
A. A., Associate of Arts.
AAA, Agricultural Adjustment Administration
A. A. A., American Automobile Association, Automobile Association of America
A. A. A. L., American Academy of Arts and Letters
A. A. S., American Association for the Advancement of Science, American Academy of Arts and Sciences
A. A. E., American Association of Engineers
A. A. S., American Academy of Sciences
A. A. S. (Academice American Socius), Fellow of the American Academy.
A. A. S. R., Ancient and Accepted Scottish Rite
A. A. S. S. (Americane Antiquarianae Societatis Socius), Member of American Antiquarian Society
A. A. U., Amateur Athletic Union
A. A. U. W., American Association of University Women
A. B. (Artium Baccalaureus), Bachelor of Arts
ab., about
a. b., able-bodied seaman
abb., abbot; abbess
abbr., abbrev., abbreviated, abbreviation
A. B. C., Audit Bureau of Circulation, Argentina, Brasil, and Chile
A. B. C. F. M., American Board of Commissioners for Foreign Missions
abl., ablative
Abp., abp., Archbishop, archbishop.
abr., abridge, abridged, abridgment.
A. B. S., American Bible Society.
abs. re. (absento reo), in law, while the defendant was absent.
abstr., abstract, abstracted.
A. C. (Ante Christum), before Christ
A. C., a. c., in electricity, alternating current.
A. C., Air Corps, Ambulance Corps, Army Corps.
A/C, a/c, in bookkeeping, account; account current.
Ac, Act, in chemistry, actinium
acad., academy; academie
acc., accusative, acceptance, accompanied, account, according
acc., acct., account.
acpt., acceptance
A. C. S., American Colonization Society; American College of Surgeons, American Chemical Society.
A/cs Pay., accounts payable
A/cs Rec., accounts receivable

act., active
actg., acting
A. D. (Anno Domini), in the year of our Lord
a. d., alter date
ad., adv., adverb, advertisement
A. D. A., American Dental Association
A. D. C., Aide-de-Camp
ad inf. (ad infinitum), without limit
ad int. (ad interim), in the meanwhile
adj., adjective
Adjt., Adjutant
Adjt. Gen., A. G., Adjutant General
ad lib., ad libit. (ad libitum), at pleasure.
Adm., Admiral, Admiralty
Adm. Co., Admiralty Court
admr., administrator, administration
admix., administratrix
A. D. T., American District Telegraph
adv., ad valorem, adverb, advertisement
Ad val. (ad valorem), according to value
advrt., advertisement.
A. E. F., American Expeditionary Force.
AF., Anglo-French
Af., Afr., Africa, African
A. F. A. M., Ancient Free and Accepted Masons
aft., affidavit.
A. F. of L., American Federation of Labor
aft., afternoon.
Ag (argentum), in chemistry, silver.
agcy., agency.
agr., agric., agriculture, agricultural; agriculturist
A. G. S. S., American Geographical and Statistical Society
agl., agent
a. h., ampere-hour.
A. H. C., Army Hospital Corps.
A. H. M. S., American Home Missionary Society
A. I., American Institute
A. I. A., American Institute of Architects
A. I. C., American Institute of Chemists.
A. I. C. E., American Institute of Chemical Engineers
A. I. E. E., American Institute of Electrical Engineers
Al, in chemistry, aluminum.
AL., Anglo-Latin.
Ala., Alabama.
A. L. A., American Library Association, American Legal Association.
Alas., Alaska
Alba., Alberta, Canada.
Ald., Aldm., Alderman
Alex., Alexander.
Alf., Alfred
A. L. L., American Library Institute.
ALP, American Labor Party.
alt., altitude; alternate, alternating, alto
alum., aluminum
Am., America; American
A. M., a. m., ante meridiem.

A. M. (Artium Magister), Master of Arts
A. M. A., American Medical Association;
American Missionary Association
Am. Ant. Soc., American Antiquarian
Society
Am. Ass. Soc. Sci., American Association
for Advancement of Social Science
Amb., Ambassador
A. M. D., Army Medical Department.
Amer., America, American
Am. Inst. E. E., American Institute of
Electrical Engineers
Am. L. of H., American Legion of Honor
Am. Mus. of Nat. His., American Museum
of Natural History
Am. Soc. C. E., American Society of Civil
Engineers
Am. Soc. E. E., American Society of
Electrical Engineers
amt., amount
An. A. C. (Anno Ante Christum), in the
year before Christ.
anal., analysis
anat., anatomy
ANC, Army Nurse Corps.
anc., ancient, anciently
anc. his., ancient history
annot., annotate annotation; annotator.
anon., anonymous
ans., answer
ant., antiqua, antiquity, antiquities
Anth., Anthony
anthrop., anthropological anthropology.
antiq., antique antiquarian antiquities.
A. O. F., Ancient Order of Foresters.
A. O. H., Ancient Order of Hibernians
aor., aorist, aoristic
A. O. S. E., American Order of Stationary
Engineers
A. O. S. S. (Americanae Orientalis Societas
Socius) Fellow of the American
Oriental Society
A. O. U. W., Ancient Order of United
Workmen
A. P., Associated Press
Ap., Apostolic April, Appius
A. P. H. A., American Public Health Asso-
ciation
apo., apogee
Apoc., Apocrypha, Apocalypse
approx., approximately
Apr., April
A. P. S., American Peace Society, American
Philosophic Society, American Philatelic
Society
Apt., apartment
apx., appendix
Ar., in chemistry argon
A. R. (Anno Regni), in the year of the
reign.
A. R. A., Associate of the Royal Academy,
American Railway Association.
Arab., Arabic, Arabian
A. R. C., American Red Cross
arch., architect, architecture, archaic;
archipelago
Arch., Archbishop, Archibald

archaeol., archaeology.
Archd., Archdeacon
A. R. C. S., Associate of the Royal College
of Science, Associate of Royal College of
Surgeons
arith., arithmetic, arithmetical
Ariz., Arizona.
Ark., Arkansas
Arn., Arnold
ARP, A. R. P., air-raid precaution.
arr., arrived, arranged
A. R. R. (Anno Regni Regis, or Reginae),
in the year of the King's or Queen's
reign
A. R. S. A., Associate of the Royal Scottish
Academy, Associate of the Royal Society
of Arts
A. R. S. S. (Antiquariorum Regiae Societas
Socius), Fellow of the Royal Society
of Antiquaries
art., article, artificial artist.
Arth., Arthur, Arthurian.
A. R. U., American Railway Union.
a. s., assistant secretary
A. S., Academy of Science, Air Service.
As, in chemistry, arsenic
As., Asia, Asiatic.
A. S. A., American Statistical Association;
Acoustical Society of America
AS, A.-S., A.S., Anglo-Saxon
A. S. C., Army Service Corps
ASCAP, American Society of Composers,
Authors, and Publishers
A. S. C. E. A., American Society of Civil
Engineers and Architects
A. S. M. E., American Society of Mechan-
ical Engineers
A. S. P. C. A., American Society for Preven-
tion of Cruelty to Animals
ass., assistant, assorted
A. S. S. C., Army Service Signal Corps; Air
Service Signal Corps
assn., association.
assoc., associate, association.
Asst., assistant
A. S. S. U., American Sunday School
Union
Atl., Atlantic
astr., astron., astronomy, astronomical,
astronomer
astrol., astrology astrological, astrologer.
at. no., atomic number
at., in law, at suit of
A. T. S., American Tract Society, American
Temperance Society, Army Transport
Service
Att. Gen., Attorney General.
atty., attorney
at. val., atomic volume
at. wt., atomic weight
Au (aurum), in chemistry, gold
A. U. A., American Unitarian Association.
aud., auditor
Aud.-Gen., Auditor-General.
Aug., August
aur., gold
Aust., Austria; Austrian; Austria-Hungary.

Aust.-Hung., Austria-Hungary
 Auth. Ver., A. V., Authorized Version (of the Bible).
 aux., auxil., auxiliary.
 av., average, avenue
 A. V. D., Army Veterinary Department
 ave., avenue
 avoir, avoirdupois
 A. V. S., Army Veterinary Service
 A. W. O. L., absent without official leave
 A. Y. M., Ancient York Masons; Ancient York Masonry.

B

B, in chemistry, boron.
 b., born, book
 B. A., Bachelor of Arts.
 Ba, in chemistry, barium.
 bach., bachelor
 Bact., bacteriology.
 B. A. F., British Air Force.
 B. Ag. Sc., Bachelor of Agricultural Science.
 Balt., Baltimore.
 B. & F. B. S., British and Foreign Bible Society.
 bank., banker; banking
 bar., barrel, barometer, barrister.
 B. Ar., Bachelor of Architecture.
 Bart., Bt., Baronet.
 B. A. S., B. A. Sc., Bachelor of Applied Science; Bachelor of Agricultural Science.
 bat., batt., battery, battalion.
 Bav., Bavarian
 B. B., Blue Book
 b. b., bull book, break bulk.
 B. A., Bachelor of Business Administration
 B. B. C., British Broadcasting Corporation.
 b. b. c., baseball club
 bbl., barrel, barrels.
 B. C., Bachelor of Commerce; Bachelor of Chemistry, before Christ; British Columbia.
 B. C. E., Bachelor of Civil Engineering.
 B. C. L., Bachelor of Civil Law.
 B. C. P., Book of Common Prayer.
 B. C. S., Bachelor of Chemical Science.
 B. D., Bachelor of Divinity
 B/D, B. D., bank draft; bills discounted
 bd., bound, bond, bound in
 B. D. S., Bachelor of Dental Surgery.
 bds., boards
 Be, in chemistry, beryllium.
 b. e., bill of exchange
 B. E., Bachelor of Engineering; Bank of England; Board of Education.
 B. E. E., Bachelor of Electrical Engineering
 bef., before
 B. E. F., British Expeditionary Force.
 Bel., Belj., Belgium; Belgian.
 Benj., Benjamin.
 Berks., Berkshire.
 B. E. S. L., British Empire Service League
 bet., between.
 bf., b. l., in printing, boldface.

B. F. A., Bachelor of Fine Arts.
 Bi, in chemistry, bismuth
 B. I., British India.
 Bib., Bible, Biblical
 biblog., bibliography
 bicarb., sodium bicarbonate
 biog., biographer, biographical, biography.
 biol., biological, biologist biology
 bk., book bank, block
 bkg., banking
 bkkpg., bookkeeping
 bks., barracks
 bkt., basket bracket
 B. L., Bachelor of Law.
 B/L, in commerce bill of lading
 bldg., bly., building.
 B. L. C., Brotherhood of Locomotive Engineers
 B. Lit. (Baccalaureus Literarum), Bachelor of Letters
 B. L. (Baccalaureus Legum), Bachelor of Laws.
 B. L. S., Bachelor of Library Science
 Blvd., boulevard
 B. M. (Baccalaureus Medicinæ), Bachelor of Medicine, British Museum
 B. M. A., British Medical Association
 B. M. E., Bachelor of Mechanical Engineering, Bachelor of Mining Engineering
 B.M., Broadcast Music, Incorporated
 B. Mus., British Museum, Bachelor of Music
 B. N., bank note.
 B. N. A., British North America.
 Boh., Bohemia.
 Bol., Bolivia.
 bor., borough; born boron.
 B. O. T., Board of Trade
 bot., botany, botanical; botanist.
 Boul., boulevard.
 bp., birthplace, bishop
 B. P. (Baccalaureus Pharmacie), Bachelor of Pharmacy
 B/P, bill of parcels, bills payable
 b. p., below proof, bills payable, boiling point.
 B. Pay., bills payable.
 b. p. b., bank post bills
 B. P. O. E., Benevolent and Protective Order of Elks
 Be., Britain, British.
 B. R. (Banco Regis, or Reginae), the King's or Queen's bench
 Be, in chemistry, bromine.
 br., brother, branch.
 b. r., B/R, B. Rec., b. rec., bills receivable
 Br. Am., British America.
 Braz., Brazil Brazilian.
 B. R. C. S., British Red Cross Society.
 Brig. Gen., Brigadier General
 Brit., British, Britain; Britannia.
 Brit. Mus., British Museum.
 bro., brother
 bros., brothers.
 B. S., Bachelor of Science; Bachelor of Surgery; British Standard.
 B/S, bill of sale.

C. N., Code Napoleon
 Co., in chemistry, cobalt
 C. O., Colonial Office, Commanding Officer, Criminal Office
 co., colon, county, company
 Co., Company
 coad., coadjutor
 C. O. D., c. o. d., cash on delivery, collect on delivery
 C. of E., Church of England
 C. of S., Chief of Staff
 cog., cognate
 col., college, collegiate colonel; column.
 Col., Colorado, Columbia
 coll., colleague, collect, collection, colloquial
 collab., collaboration collaborator
 collat., collateral, collaterally
 colloq., colloquial, colloquialism, colloquially
 com., comedy, comma, commander, commerce, commercial, commission, commissioner, committee, common; commune community
 Com. Arr., Committee of Arrangements
 Com.-in-Chf., Commander in Chief
 comm., committee, commission; commerce, commander
 com. off., commissioned officer
 comp., companion, comparative, compare, comparison, composer, composition
 Com. Ver., Common Version (of the Bible).
 con., concerto, conclusion, consolidated
 conc., concentrated, concentration, concerning
 Confed., Confederate
 Cong., Congress, Congressional, Congregational, Congregationalist
 conj., conjunction; conjunctive, conjugation
 Conn., Connecticut
 cons., consonant, constable; constitution; constitutional, construction
 Const., const., constable, constitution
 Cont., Continental
 cont., containing, contents, continue, continued
 contemp., contemporary
 contr., contract, contracted; contraction, control
 contrib., contributor.
 co-op., co-operative
 cor., coroner, correct, correspondence, correspondent.
 corp., corporation
 corr., correspondence; correspondent, corrected
 Corr. Mem., Corresponding Member.
 cos., rosine
 cos., counties, companies.
 conv., (convuls), convales
 C. P., Chief Patriarch; Common Prayer; Conditional Purchase
 c. p., chemically pure, civil power, code of procedure, common pleas
 cp., compare

C. P. A., Certified Public Accountant, Chartered Public Accountant.
 C. P. C., Clerk of the Privy Council
 C. P. H., Certificate in Public Health
 c. p. o., chief petty officer
 C. P. S. (Custos Privati Sigilli), Keeper of the Privy Seal
 cps., coupons
 Cr., in chemistry, chromium.
 cr., credit creditor, center
 crim., criminal
 crit., critical or criticism
 crystal., crystallography
 Cs., in chemistry cesium
 C. S., Christian Science Christian Scientist, Confederate States, (Custos Sigilli), Keeper of the Seal
 c. s., civil service, court of sessions, capital stock
 C. S. A., Confederate States of America, Confederate States Army
 CSC, Civil Service Commission
 C. S. I., Companion of the Order of the Star of India.
 esk., cash
 C. S. N., Confederate States Navy
 C. S. O., Chief Signal Officer, Chief Staff Officer.
 C. S. T., Central Standard Time
 ct., cent, court, county
 c. t., certified teacher, commercial traveler.
 CTC, Citizens' Training Camps or Corps
 ctf., corubate
 etge., cartage
 C. Theod., Codex Theodosianus.
 etc., centee
 Cu (cuprum), in chemistry, copper.
 cub., cubic
 cu, cm., cubic centimeter
 cum div. (cum dividendo), with dividend.
 cur., curr., rurt., current (of the present month)
 CWA, Civil Works Administration
 cwt., hundredweight
 cyclo., cyclopedia, cyclopedic.
 cyl., cylinder
 C. Z., Canal Zone.

D

D., in chemistry, deuterium.
 d., died, degree, director; dorsal.
 Da., Danish
 D. A., District Attorney
 D. A., d. a., in electricity, direct action
 da., daughter, day, days
 D. Agr., Doctor of Agriculture.
 Dan., Danish, Daniel
 D. and C., Dean and Chapter.
 d. and a., demand and supply
 D. A. R., Daughters of the American Revolution
 D. Arch., Doctor of Architecture.
 dal., dative
 Dav., David.
 D. B., Dome-day Book

d. b., daybook
 D. B. E., Dame of the British Empire
 D. Bib., D. Bible, Douay Bible
 dbl., double
 D. C., da capo (in music, from the beginning), District of Columbia.
 D. C., d. c., in electricity, direct current
 D. C. L., Doctor of Civil Law
 D. C. M., in the British Army, Distinguished Conduct Medal
 D. Cn. L., Doctor of Canon Law
 D. C. S., Deputy Clerk of Sessions, Doctor of Christian Science, Doctor of Commercial Science
 D. D. (Divinitatis Doctor), Doctor of Divinity
 D/D, demand draft
 dd., delivered
 D. D. S., Doctor of Dental Surgery
 D. D. Sc., Doctor of Dental Science
 D. E., Doctor of Entomology
 deb., debenture
 Dec., December
 dec., decimeter deceased declaration
 decl., declension
 def., defendant, deferred definite, definition
 deg., degree, degrees
 del., delegate
 Del., Delaware
 delt. (delineavit), he or she drew—with the draughtsman's name attached
 Dem., Democrat, Democratic
 Den., Denmark
 D. Eng., Doctor of Engineering
 dent., dental, dentist, dentistry
 dep., department deputy, deposed
 dept., department, deputy
 der., deriv., derived, derivation, derivative
 Deut., Deuteronomy
 D. F. C., in the British Army, Distinguished Flying Cross.
 Di, in chemistry, didymium
 dia., diameter
 diag., diagram
 dial., dialect
 dict., dictator, dictionary
 diff., difference, different, differs.
 dig., digest.
 dil., dilute
 dis., discount distribute
 disc., discount
 dist., discount district, distinguish, distance
 D/L, demand loan
 D. Lit., D. Litt., Doctor of Literature or of Letters
 D. L. O., Dead Letter Office
 D. L. S., Doctor of Library Science
 D. Mus., Doctor of Music
 D. N. B., Dictionary of National Biography
 DNT, dinitrotoluene
 D. O., District Officer, Doctor of Osteopathy.
 D/O, d. o., delivery order
 do, ditto (the same)

dol., dollar
 dom., domestic, dominion
 doz., dozen, dozens
 d. p. o., distributing post office
 Dr., Doctor
 dr., debit debtor, dram, drams
 d. r., dead reckoning, deposit receipt, dock receipt
 D. S. C., Distinguished Service Cross; Department of Street Cleaning
 D. S. M., Distinguished Service Medal.
 D. S. O., District Staff Officer
 D. S. T., Daylight Saving Time
 d. t., double time, delirium tremens
 dup., duplicate
 D. V. M., Doctor of Veterinary Medicine
 D. V. S., Doctor of Veterinary Science
 dz., dozen

E

E, E., e., east
 ea., each.
 E. A., educational age
 E. & O. E., errors and omissions excepted
 E. and P., Extraordinary and Plenipotentiary
 Eb, in chemistry, erbium
 e. b., eastbound
 E b N, east by north.
 E b S, east by south.
 E. C., Eastern Central, Engineering Corps; Established Church.
 eccl., eccles., ecclesiastical.
 eel., ecle., eclectic
 econ., economic, economies, economy
 ECW, Emergency Conservation Work
 ed., edited, edition, editor
 E. D. S., English Dialect Society
 educ., education, educated
 e. a., errors excepted
 E. E., early English.
 E. E. & M. P., Envoy Extraordinary and Minister Plenipotentiary
 Eg., Egypt, Egyptian
 EHC, Emergency Housing Corporation
 e. h. p., effective horsepower
 E. I., East Indies, East Indian
 E. I. Co., E. I. Co., East India Company
 E. L., Epworth League
 elect., electric electrical electricity
 elem., elementary elements
 E. M. F., a. m. f., amf, electromotive force
 enc., encyclopedia, enclosure
 Eng., England English
 eng., engine engineer
 enl., enlist enlarge
 Ens., Ensign
 eq., equivalent, equation equal
 E. R. A., Emergency Relief Administration.
 E. R. V., English Revised Version
 ESP, extrasensory perception
 esp., especially
 Esq., Esquire
 est., established, estimated
 E. S. T., Eastern Standard Time
 Et, in chemistry, ethyl.

etc., et cetera.
Eth., Ethiopia.
Eu, in chemistry, europium
Eur., Europe, European
Ex., Exodus
ex., example, executive exchange, examined,
exam., examination, examining
exc., except excellent, exchange
exec., executive
Exod., Exodus
exp., expenses, export, express.
ext., executor

F

F, in chemistry, fluorine
F., Fahrenheit
f., fathoms, fathoms, feet, foot, feminine
f. a., freight agent, fire alarm, football association
FA, F. A., field artillery
F. A. A., f. a. a., free of all average
F. A. A. S., Fellow of the American Association for the Advancement of Science, Fellow of the American Academy of Arts and Sciences
fac., facsimile
FACA, Federal Alcohol Control Administration
F. A. C. D., Fellow of the American College of Dentists
F. A. C. P., Fellow of the American College of Physicians
F. A. C. S., Fellow of the American College of Surgeons
F. A. G. S., Fellow of the American Geographical Society
Fah., Fahr., Fahrenheit
F. A. M., Free and Accepted Masons
F. A. S., Fellow of the Society of Arts; Fellow of the Antiquarian Society
F. A. S. E., Fellow of the Antiquarian Society of Edinburgh.
f. b., freight bill
FBI, F. B. I., Federal Bureau of Investigation; Federation of British Industries
fc., franc
ICA, Farm Credit Administration.
fcap., fcp, foolscap.
ICC, Federal Communications Commission.
fca., francs
FDIC, Federal Deposit Insurance Corporation
Fe (ferrum), in chemistry, iron
Feb., February.
Fed., Federal
fem., feminine
FERA, Federal Emergency Relief Administration.
feud., feudal.
f. f. a., foreign freight agent.
FFCA, Federal Farm Credit Administration
FFMC, Federal Farm Mortgage Corporation.

F. F. V., First Families of Virginia.
FHA, Federal Housing Administration
FHLB, Federal Home Loan Bank (Board).
F. I., Falkland Islands
f. i., for instance
F. I. D., Field Intelligence Department.
fig., figure, figures figuratively
Fin., Finland, Finnish
fin., financial
Finn., Finnish
Fin. Sec., Financial Secretary.
fl., flask
Fl, in chemistry, fluorine
FL, Flanders, Flemish, Florida.
fl., fluid
Fla., Florida.
Flem., Flemish
Flot., Florida
fl. oz., fluid ounce or ounces.
F. L. S., Fellow of the Linnæan Society.
FM, in radio, frequency modulation.
F. M., Field Marshal, Foreign Mission.
fm., from
F. O., Foreign Office
fo., folio
F. O. B., f. o. b., free on board.
fol., following, folio
F. O. R., f. o. r., free on rail
for., foreign.
F. O. T., f. o. t., free on truck
f. p., freezing point, fully paid, fire plug
FPC, Federal Power Commission
F. P. S., Fellow of the Philharmonic Society, Fellow of the Philosophical Society.
Fr., France, French, Friar; Friday.
fr., from, franc
FRA, Federal Re-employment Administration
F. R. A. M., Fellow of the Royal Academy of Music
F. R. B., Federal Reserve Bank (Board).
FRC, Federal Radio Commission.
fret., freight
freq., frequent, frequently.
Fri., Friday.
frt., freight
FSA, Farm Security Administration
ISCC, Federal Surplus Commodities Corporation
FSR, F. S. R., Field Service Regulations
FSRC, Federal Surplus Relief Corporation.
ft., foot, fort, feet
FTC, Federal Trade Commission.

G

G., Germany; German
g., gram, general, gender.
Ga, in chemistry, gallium.
G. A., General Agent, General Assembly
G. A., G/A, g. a., in marine insurance, general average
Gael., Gaelic.
gal., gallon; gallons.
G. A. R., Grand Army of the Republic.

G. A. T., Greenwich apparent time
 gaz., gazette, gazetteer
 G. B., Great Britain
 G. C. A., General Claims Agent
 g-cal., gram calorie
 G. C. D., greatest common divisor
 G. C. F., greatest common factor
 G. C. L. H., Grand Cross of the Legion of Honor
 G. C. M. C., Grand Cross of the Order of St. Michael and St. George
 Gd., in chemistry, gadolinium
 gds., goods
 Ge., in chemistry, germanium
 Gen., in the army, General
 gen., gender, genera, genitive, genus, general
 geneal., genealogy
 Gen. Hosp., in military terminology, General Hospital
 genl., general
 Gent., gent., gentleman, gentlemen
 Geo., Georgia, George
 geog., geographic, geographical, geography
 geol., geologic, geological, geologist, geology
 geom., geometer, geometric, geometrical, geometry
 Ger., Germ., Germany, German
 ger., gerund
 G. F. A., general freight agent
 G. G., great gross
 G. H. Q., General Headquarters
 Gk., Greek
 gloss., glossary
 G. M., general manager
 gm., gram, grame
 g. m., general merchandise
 G. M. C., in Britain, General Medical Council
 G. M. T., Greenwich mean time
 Go., Gothic
 G. O., g. o., general order, general office, grand organ
 g. o. b., good ordinary bonds
 G. O. C., General Officer Commanding
 G. O. P., Grand Old Party (name for the Republican Party)
 Gov., gov., governor, government
 Gov. Gen., Governor General
 Govt., govt., government
 G. P. O., General Post Office
 G. P. U., Gay-Pay-Do (from the initials of the name of a Russian secret service)
 Gr., Greece, Grecian, Greek
 gr., grain, grand, great, gram, gross, group, grad., graduate
 gram., grammar, grammarian, grammatical
 Gr. Br., Gr. Brit., Great Britain
 gro., gross
 G. S. C., General Staff Corps
 Gt. Br., Gt. Brit., Great Britain
 guar., guaranteed
 quart., guarantee
 G. W. V. A., in Canada, Great War Veterans' Association

II

H., in chemistry, hydrogen
 ha., high, harbor, honor, hundred, husband
 ha., hectare
 hab. corp., habeas corpus
 Hag., Haggai
 Hal., in chemistry, halogen
 H. B. C., Hudson's Bay Company
 H. B. M., His (Her) Britannic Majesty
 H. C., House of Commons
 h. c. c., highest common factor
 H. C. M., His (Her) Catholic Majesty
 hd., head
 hdkf., handkerchief
 hdqrs., headquarters
 He., in chemistry, helium
 H. E. H. E., high explosive
 H. E., His Eminence, His Excellency
 heir app., heir apparent
 heir pres., heir presumptive
 Hf., in chemistry, hafnium
 hf., half
 H. F., high-frequency
 H. G., High German, His (Her) Grace
 H. H., His (Her) Highness, His Holiness
 H. I. H., His (Her) Imperial Highness
 H. M. S., His (Her) Majesty's Service, Ship, or Steamer
 He., in chemistry, holmium
 H. O., head office
 HOLC, Home Owners' Loan Corporation
 Hon., Honorable
 hor., horizontal, horizon
 hosp., hospital
 H. P., H. P., h. p., high pressure, horsepower
 hp., horsepower
 H. Q., headquarters
 H. R., House of Representatives, House Role
 hr., hour, hours
 H. R. H., His (Her) Royal Highness
 hrs., hours
 ht., height
 Hts., heights
 H. T., H. T., Hawaiian Territory
 Hun., Hungary, Hungarian
 hund., hundred, hundreds
 hyd., hydrostatics
 hyp., hypothetical, hypnotic, hypodermic

I

I., in chemistry, iodine
 I., Idaho, Island, Independent
 Ia., Iowa
 I. A. A. A. A., Intercollegiate Association of Amateur Athletes of America
 IAB, Industrial Advisory Board
 I. and R., initiative and referendum
 Ibid., ibidem (in the same place)
 I. B. S., International Bible Students
 I. C. C., Interstate Commerce Commission
 I. C. E., Institution of Civil Engineers
 Ice., Ice., Iceland, Icelandic

ICW, in radio, interrupted continuous waves
 Id., Idaho
 id., idem (same).
 I. D., Intelligence Department
 Ida., Idaho
 I. D. R., Infantry Drill Regulations
 I. E., Indo-European, Indian Empire
 I. e., id est (that is)
 I. F. S., Irish Free State
 I. F. T. U., International Federation of Trade-Unions
 I. G., Indo-Germanic
 I. G. C., Inspector General of Communication
 Il., in chemistry, illium
 I. L. G. W. U., International Ladies' Garment Workers Union
 Ill., illus., illust., illustrated, illustration.
 Ill., Illinois
 I. M., Isle of Man
 Imp., imperative, imperfect, imperial, import.
 Impers., impersonal
 In, in chemistry, indium.
 In., inch, inches.
 Inc., inclosure, including, incorporated, increase.
 Inceg., incognito
 Ind., India, Indian; Indies, Indians
 ind., independent, index, indicative, industrial
 Indef., indefinite
 Individ., individual
 Indo-Eur., Indo-European
 Ind. T., Ind. Ter., Indian Territory.
 Inf., infinitive, information
 Infin., infinitive.
 Init., initial
 I. N. S., International News Service.
 Ins., insurance, inches
 Insp. Gen., Inspector General
 Inst., Institute
 inst., instant; instrumental, installment
 Inst. E. E., Institute of Electrical Engineers
 Instn., institution
 Instr., instructor; instrument; instruments.
 Int., interest, interjection, intransitive.
 Interj., interjection
 Interrog., interrogative.
 Intr., intransitive
 In trans., in transitu
 Int. Rev., Internal Revenue.
 Intro., introduction
 Inv., invoice, invented, inventor.
 Invt., inventory.
 Io, in chemistry, ionium
 Io., Iowa.
 I. O., Intelligence Office
 I. O. F., Independent Order of Foresters.
 I. of M., I. O. M., Isle of Man
 Ion., Ionic
 I. O. O. F., Independent Order of Odd Fellows
 I. O. R. M., Improved Order of Red Men
 I. O. S. M., Independent Order of the Sons of Malta.

I. O. U., I owe you (an acknowledgment of money owed)
 IPA, International Phonetic Association, International Phonetic Alphabet
 I. Q., intelligence quotient
 I. q., idem quod (the same as)
 Ir, in chemistry, iridium
 Ir., Ireland, Irish.
 Iran., Iranian
 I. R. C., Infantry Reserve Corps.
 Ire., Ireland
 I. R. O., Internal Revenue Office or Officer.
 Is., island, isle
 I. s. c., interstate commerce
 It., Ital., Italy, Italian
 Ital., in typography, italic
 I. W. W., Industrial Workers of the World
 I. X., Icosus Christus (Jesus Christ)

J

J. A., Joint Agent, Judge Advocate.
 J/A, J/a, joint account.
 J. A. G., Judge Advocate General.
 Jan., January
 J. C., Jesus Christ; Justice Clerk.
 Je., June.
 Jes., Jesus
 J. g. J., in the United States Navy, junior grade
 J., July.
 Jour., journal, journeyman.
 J. P., justice of the peace
 Jr., junior.
 Ju., June.
 Jul., July
 Jus., justice
 J. W. B., Jewish Welfare Board.

K

K, in chemistry, kalium (potassium)
 k., king, kilogram, knight, krona; kroner; kronen, kopeck, karat
 kal., kalends.
 Kan., Kans., Kas., Kansas
 K. B., King's Bench, Knight Bachelor; Knight of the Bath
 K. B. E., Knight of the British Empire
 K. C., Knights of Columbus, King a Counsel, King a Council.
 kc., kilocycle.
 K. C. B., Knight Commander of the Bath
 K. C. M. G., Knight Commander of the Order of St. Michael and St. George
 K. D., in commerce, knocked down, knock-down
 Ken., Kentucky.
 K. G., Knight of the Order of the Garter.
 kg., kilogram, keg
 K. G. C., Knight Grand Commander.
 kilo., kilogram; kilometer
 kilom., kilometer
 K. K. K., Ku Klux Klan
 k. o., in prize fighting, knockout.
 K. of C., Knight or Knights of Columbus.

K. of L., Knight or Knights of Labor
 K. of P., Knight or Knights of Pythias
 K. P., kitchen police, Knights of Pythias
 kr., krone kroner, kranen, kreutzer.
 kt., carat
 K. T., Knight Templar
 kw., kilowatt
 K. W. H., kw-h, kw-hr., kilowatt-hour
 Ky., Kentucky

L

l., libra (pound)
 l., pound latitude, law, leaf, line, lire.
 bra, low, locus
 La., in chemistry, lanthanum
 La., Louisiana
 L. A., Law Agent, Legislative Assembly,
 Library Association, Local Agent
 Lab., Labrador
 lab., laboratory
 L. A. M., London Academy of Music
 L. & D., loss and damage
 L. and R., land and rail
 lang., language
 Lat., Latin
 lat., latitude
 L. A. T., local apparent time
 L. A. U. K., Library Association of the
 United Kingdom
 Latv., Latvia.
 lb., pound
 lbs., pounds
 L. C., Library of Congress, Lord Chan-
 celor, Lower Canada
 L/C, l/c, letter of credit.
 l. c., in typography lower case
 L. C. D., l. c. d., lowest common denom-
 inator
 L. C. J., Lord Chief Justice
 L. C. M., l. c. m., lowest common multiple
 L. D., Low Dutch
 led., ledger
 leg., legal legislative, legislature.
 Lev., Levit., Leviticus
 lex., lexicon
 L. F., low-frequency
 L.G., L. G., Low German.
 lgth., length
 lg. ton, long ton
 Li., in chemistry, lithium.
 Lib., Liberal
 lib., library
 Lieut., Lieutenant
 lin., lineal linear
 L. I. P., life insurance policy
 lit., literature, literal, literally
 Litt. D. (Litterarum Doctor), Doctor of
 Letters
 L. J., Lord Justice
 LL., Late Latin
 ll., leaves, lines
 L. L., Lord Lieutenant
 LL. B. (Legum Baccalaureus), Bachelor of
 Laws
 L. L. B., Liberty Loan Bonds
 L. M. T., local mean time.
 loc. cur., local currency

log., logarithm
 Lon., Lond., London
 long., longitude
 L. O. O. M., Loyal Order of Moose.
 L. R., Lloyd's Register.
 L. S. S., Life-saving Service
 l. s. s., life-saving station
 Lt., Lieut., Lieutenant
 Lt. Col., Lieutenant Colonel.
 Ltd., Ltd., limited
 Lt. Gen., Lieutenant General.
 Lt. Gov., Lieutenant Governor.
 Lv., in chemistry, lutetium
 Luth., Lutheran

M

M, thousand
 M., Monday, Monsieur; member; med-
 icine, mountain, mass
 m., masculine, meridian, meter; morning,
 male, married, member, mountain,
 mass
 Ma., in chemistry, mactinium.
 Macc., Maccabees
 mach., machine machinery.
 Mad., Madam, Madam
 Maj., Major
 Mal., Malayan
 Manit., Manitoba.
 manuf., manufacture; manufacturer.
 Mar., March
 mar., maritime
 marg., margin
 mas., mass, masculine
 Mass., Massachusetts
 math., mathematics, mathematical
 max., maximum
 max. cap., maximum capacity
 M. B. Sc., Master of Business Science
 MC, M. C., Medical Corps
 Mch., March
 M. D., Doctor of Medicine.
 MD, Medical Department.
 Md., Maryland
 mdac., merchandise
 ME, M. E., Middle English.
 Me., in chemistry, methyl
 M. E., Methodist Episcopal
 meas., measure
 mech., mechanical, mechanics, mechanism
 M. E. Ch., Methodist Episcopal Church
 med., medalist, medical, medicine, medie-
 val medium
 mem., member, memoir, memorandum;
 memorial
 memo., memorandum
 m. e. p., mean effective pressure
 Messrs., Messieurs
 metal., metallurgical, metallurgy.
 Meth., Methodist
 Mex., Mexico, Mexican
 M. F. A., Master of Fine Arts.
 mfg., manufactured
 mfg., manufacturing
 M. F. H., Master of Fox Hounds
 mfr., manufacture; manufacturer.
 Mg., in chemistry, magnesium

Mg, M. G., machine gun.
 M. G., Major General
 mg., milligram, milligrams.
 mgm., milligram milligrams
 mgr., Monseigneur, manager
 MHG., M. H. G., Middle High German
 M. Hon., Most Honorable
 M. H. R., Member of the House of Representatives
 M. I., Military Intelligence
 mi., mile miles minute
 mid., middle, midshipman
 mil., military, militia
 mim., mimeograph
 min., mineralogy, minister, minute, minimum
 Min. Plen., Minister Plenipotentiary.
 misc., miscellaneous, miscellany.
 Miss., Mississippi
 Mlle., Mademoiselle
 Milles., Mademoiselles
 M. L. S., Master of Library Science
 mm., millimeter
 Mme., madame
 Mmes., mesdames.
 M. M. P., Military Mounted Police
 M. N. T., MNT, Mononitrotoluene.
 Mo, in chemistry, molybdenum.
 Mo., Missouri
 m. o., money order.
 mod., moderate; modern
 M. O. H., Medical Officer of Health.
 Mon., Monday; Montana
 mon., month
 morn., morning
 mos., months
 MP, M. P., Military Police
 M. P., Member of Parliament; Municipal Police
 m. p., melting point
 mph, m. p. h., miles per hour.
 Mr., Mister
 M. R. C., Medical Reserva Corps.
 Mrs., Mistress
 MS., ms., manuscript.
 Msgr., Monsignor.
 MSS., mss., manuscripts
 Ma-Th. in chemistry, mesothorium.
 M. S. T., Mountain Standard Time.
 mtg., meeting, mortgage
 M. Th., Master of Theology.
 mts., mountains.
 Mu, in chemistry, murium.
 mun., municipal
 mus., museum, music; musician.
 M. W. A., Modern Woodmen of America
 M. W. G. M., Most Worthy Grand Master;
 Most Worshipful Grand Master.
 M. W. V., Mexican War Veteran.
 myth., mythol., mythology.

N

N, in chemistry, nitrogen.
 N, N., n., north
 n., name, noon; normal; noun; number.
 Na (natrium), in chemistry, sodium.

N. A., National Academy, National Army, North America
 N. A. A., National Aeronautic Association.
 N. A. D., National Academy of Design
 N. A. M., National Association of Manufacturers
 N. Am., North America
 N. A. S., National Academy of Sciences.
 Nat., Nationalist
 nat., national native, natural
 nat. hist., natural history.
 naut., nautical
 Nb, in chemistry, niobium.
 N. B., New Brunswick
 n. b. (nota bene), note well
 n. c., nitrocellulose
 N. C., North Carolina
 N. C. O., noncommissioned officer
 Nd, in chemistry, neodymium
 N. D., North Dakota.
 N. D., n. d., no date
 N. D. A. C., National Defense Advisory Commission
 Ne, in chemistry, neon
 N. E. A., National Education Association
 Neb., Nebr., Nebraska.
 NEC, National Emergency Council
 N. E. D., New English Dictionary (the Oxford English Dictionary)
 neg., negative
 N. E. R. A., National Emergency Relief Administration
 Neth., Netherlands
 neut., neuter.
 Nev., Nevada.
 Newf., Newfoundland
 New M., New Mexico.
 New Test., New Testament
 N. F. B. P. W. C., National Federation of Business and Professional Women's Clubs
 N. G., National Guard
 Ng., Norwegian
 N. G., n. g., no good
 N. H., New Hampshire.
 NHG., New High German.
 N. J., New Jersey.
 Ni, in chemistry, nickel
 NIRA, National Industrial Recovery Act
 NL., New Latin
 NLI, National Labor Board
 NLRB, National Labor Relations Board
 N. Mex., New Mexico
 NMU, National Maritime Union.
 No, in chemistry, norium.
 No., no., number.
 N. O. D., Naval Ordnance Department.
 noncom., noncommissioned officer.
 Nor., North; Norway; Norwegian.
 Nov., November
 Nov. Sc., Nova Scotia.
 N. P., Notary Public.
 NPR, National Planning Board
 N. R. A., National Recovery Administration, National Rifle Association
 N. S., Nova Scotia; New Style. National Society.

N. S. P. C. A., National Society for the Prevention of Cruelty to Animals
 Nt, in chemistry npton
 NT., N T., New Testament.
 nl wt., net weight
 num., numeral numerals
 N. U. R., National Union of Railwaymen
 N. Y., New York
 NYA, National Youth Administration
 N. Y. C., New York City.
 N. Z., New Zealand

O

O, in chemistry, oxygen
 O., Ohio, October, Ontario
 o, ohm
 o. a., on account
 O/a. o/a., on account of
 obdl., obedient
 obj., object objection, objective
 obs., observation observatory obsolete
 Oc., oc., ocean
 Oct., October
 oct., octavo
 O. D., Officer of the Day, ordinary seaman.
 Ordnance Department
 OE., O. E., Old English
 O. E. D., Oxford English Dictionary
 OEM, Office for Emergency Management
 O. E. S., Order of the Eastern Star
 OF., O. F., Old French
 Off., off., officer
 O. G., Officer of the Guard
 OHG., O. H. O., Old High German
 Okla., Oklahoma
 Old Test., Old Testament
 oleo., oleomargarine
 OLO., O. L. G., Old Low German
 Ont., Ontario
 op., opposite opus, opera, operation
 op. cit. (opere citato), in the work quoted
 OPM, Office of Production Management
 opt., optional, optics optician
 O. O., Ordnance Officer
 Or., Oregon
 ORC, Officers' Reserve Corps
 orth., orchestra.
 ord., ordained, order, ordnance ordinary.
 ordnance
 orig., origin original
 Os, in chemistry osmium
 o. a., ordinary seaman
 OS., O. S., Old Saxon
 O. T., Old Testament
 o. t., overtime
 O. T. C., Officers' Training Camp or Corps
 Ox., Oxf., Oxford
 oz., ounce, ounces

P

p., page, pages, participle, population.
 pastor, post, probate president
 Pa, in chemistry, protoactinium
 Pa., Pennsylvania

P. A., Passenger Agent, Purchasing Agent
 P. A., P/A, power of attorney
 Pac., Pacif., Pacific
 pal., paleontology
 paleog., paleography
 pam., pamph., pamphlet
 P. and L., profit and loss.
 Para., Paraguay
 par., paragraph, parallel, parenthesis
 parl., parliament, parliamentary
 part., participle
 part. adj., participial adjective
 pass., passenger passive
 pat., patent patented, pattern
 path., pathol., pathological, pathology.
 Pat. Off., Patent Office
 pat. pend., patent pending
 P. A. U., Pan American Union
 Pb (plumbum), in chemistry, lead
 PBX, in telephony, private board exchange
 P. C., P.C., Panama Canal.
 p. c., per cent, post card
 pct., per cent
 Pd, in chemistry, palladium
 P. D., Police Department, Postal District
 pd., paid
 Pd. B. (Pedagogus Baccalaureus), Bachelor of Pedagogy
 Pd. D. (Pedagogus Doctor), Doctor of Pedagogy
 Pd. M., Master of Pedagogy
 P. E., Protestant Episcopal
 P. E. I., Prince Edward Island
 Penn., Penna., Pennsylvania
 Per., Persia, Persian
 per., period, person
 pers., person personal; personally.
 persp., perspective
 Peruv., Peruvian
 pf., perfect, preferred, pfennig
 pfd., preferred
 Pg., Portugal, Portuguese
 Ph, in chemistry, phenyl
 Ph., Philadelphia.
 P. H., Public Health
 Phar., pharmacy, pharmaceutical
 Ph. D., Doctor of Pharmacy, Doctor of Philosophy
 phil., philosopher, philosophical philosophy
 Phil., Philadelphia, Philippine
 phon., phonetics
 phat., phatog., photograph, photographic, photography
 PHIS, Public Health Service
 phys., phynology, physical, physics, physician
 P. I., Philippine Islands
 pkg., package
 pka., pecks
 pkt., pocket.
 pl., place plate plural
 plen., plenipotentiary
 plu., plur., plural
 P. M., Paymaster, Police Magistrate, Postmaster
 P. M., p. m., post meridiem

P. M. G., Paymaster General, Postmaster General
 Po, in chemistry, polonium
 p. o., postal order, post office
 P. O. D., Post Office Department
 Pol, Poland, Polish
 pol, political, politics
 Polit. Econ., Political Economy
 pop., popular, population
 Port., Portugal, Portuguese
 pos., positive, possession, possessive
 poss., possibly, possessive possession.
 P-P, pellagra-preventing factor
 p. p., parcel post past participle, postpaid
 pp., pages past participle
 P. P. B., Production Priorities Board
 ppd., prepaid
 ppr., present participle
 P. P. S., p. p. s. (post postscriptum), another postscript
 P. Q., Province of Quebec
 pr., pair, president, pronoun, price,
 P. R. B., Pre-Raphaelite Brotherhood.
 pred., predicate
 pref., preface
 prelim., preliminary.
 prem., premium
 prep., preparation; preparatory; preposition
 Pres., President
 pres., present
 Presb., Presbyt., Presbyterian.
 prim., primary, primitive
 prin., principal, principle
 priv., private
 prob., probable problem
 Prof., prof., professor
 pron., pronoun, pronunciation.
 prop., property, properly
 Pros. Atty., prosecuting attorney.
 Prot., Protestant.
 pro tem., pro tempore
 Prus., Prussia, Prussian.
 P. S., p. s., postscript
 P. S. C., Public Service Commission.
 pseud., pseudonym.
 P. S. T., Pacific Standard Time.
 pt., present tense
 Pt, in chemistry, platinum.
 PT, patrol torpedo boat
 P. T. A., Parent-Teachers' Association.
 Ptg., Portugal
 pub., publisher, published, public.
 P. U. C., Public Utilities Commission
 PWA, Public Works Administration.
 pwt., pennyweight.

Q

Q., Quebec.
 q., quarto; quart, quire, quarterly; queen;
 question
 q. e. (quod est), which is
 Q. E. D. (quod erat demonstrandum),
 which was to be demonstrated.
 Q. M., QM, Quartermaster
 qt., quantity, quart

qts., quarts
 qu., quart quarter, question, queen.
 Que., Quebec
 ques., question
 quot., quotation
 q. v. (quod vide), which see.
 qy., query

R

R, in chemistry, a radical, rank, ratio,
 royal, ruble
 r., railway railroad, rabbs, received, right
 Ra, in chemistry, radium
 R. A., Rear Admiral, Royal Academy.
 Royal Artillery
 RA, Regular Army
 R. A. A., Royal Academy of Art
 R. A. F., Royal Air Force
 R. A. M., Royal Academy of Music
 r. and c., in transportation, rail and canal
 r. and l., in transportation, rail and lake
 r. and o., in transportation, rail and ocean
 r. and w., in transportation, rail and water
 Rb, in chemistry, rubidium
 R. C., Red Cross, Reserve Corps, Roman
 Catholic
 R. C. Ch., Roman Catholic Church
 R. C. M. F., Royal Canadian Mounted
 Police
 Rd, in chemistry, radium
 rd, round
 R. D., Rural Delivery
 Re, in chemistry, rhenium
 R. E., Reformed Episcopal, Real Estate,
 Royal Engineers
 REA, Rural Electrification Administration
 Rear Adm., Rear Admiral
 rec., receipt, record, recorder
 recd., received
 Rec. Sec., recording secretary.
 Ref. Ch., Reformed Church
 refl., reflection, reflective, reflex
 reg., regent, regiment, region; register,
 registrar, regulation, regular.
 rel., relative, religion, released
 rem., remark, remittance.
 Rep., Republican
 rep., representative, report, republic
 req., required
 res., residence, research, resigned.
 Rev., Reverend, Revelation.
 rev., revised, review, revenue, revolution
 R. F. C., Royal Flying Corps
 RFC, Reconstruction Finance Corporation.
 R. F. D., Rural Free Delivery.
 R. H., Royal Highness
 Rh, in chemistry, rhodium.
 rhet., rhetoric
 R. I., Rhode Island
 R. I. P., requiescat, or requiescent, in pace
 (rest in peace)
 riv., river
 R. L. S., Robert Louis Stevenson.
 RM, R. M., r. m., reichsmark
 R. M. C., Royal Military College (Sand-
 hurst)

rms., rooms
 Ra, in chemistry radon
 R. N., registered nurse, Royal Navy
 R. N. A. R., Royal Naval Air Force
 R. N. A. S., Royal Naval Air Service.
 R. O., Receiving Officer
 Rom., Roman Romance
 r o m., in coal mining run of mine
 Rom. Cath., Roman Catholic
 R. O. T. C., Reserve Officers' Training Corps
 Roy., Royal
 r. p. m., revolutions per minute
 R. R., railroad, Right Reverend
 R. S., recording secretary Royal Society
 R. S. V. P., r. s. v. p. (Réponses à l'vous plait) please reply
 rt., right
 rtd., returned
 Rt. Hon., Right Honorable
 Ru, in chemistry, ruthenium,
 Rum., Rumania, Rumanian,
 Russ., Russia, Russian

S

S, in chemistry sulphur
 S, S., s., south
 S., Saturday, Sabbath, Sunday, School, Society Southern
 s., school second, society, section, shilling, steamer
 Sa, in chemistry, samarium
 S. A., Salvation Army, South America
 SAB, Science Advisory Board
 Sab., Sabbath
 Salv., Salvador
 S. Am., S. Amer., South America, South American
 San., C., Sanitary Corps
 San Fran., San Francisco
 S and T., in the British Army, Supply and Transport
 Sans., Sansk., Sanskrit
 Sask., Saskatchewan
 Sat., Saturday
 S. A. T. C., Students' Army Training Corps
 Sax., Saxony, Saxon
 Sb (stibium), in chemistry, antimony
 Sc, in chemistry, scandium
 Sc., Scotch, Scottish Scots
 S. C., Signal Corps Staff Corps, Supreme Court South Carolina
 sc., science, scale scene
 sch., school schooner
 sched., schedule
 sci., science, scientific
 Scot., Scotland, Scottish, Scotch.
 scr., scruple
 Script., scripture
 SCs, Soil Conservation Service
 S. Dak., South Dakota.
 Se, in chemistry, selenium
 SEC, Securities and Exchange Commission
 sec., second, seconds, secretary, section
 sect., section
 secy., secretary
 sem., semicolon
 Sen., sen., senator; senator, senate
 Sep., Sept., September
 S.H., Soil Frosion Service
 Serb., Serbia, Serbian
 S. G., Solicitor General, Surgeon General.
 s. g., specific gravity
 Sgt., Sergeant
 SHD, Substenees Homestead Division
 shpt., shipment
 sh. tn., short ton
 S. I., Staten Island Sandwich Islands.
 Si, in chemistry, silicon
 Sib., Siberia Siberian
 Sic., Sicily, Sicilian
 Sig., sig., signor, signature
 S. J., Society of Jesus (Jesuit)
 Skr., Skt., Sanskrit
 Slav., Slavonic, Slavonian; Slavic,
 Sm, in chemistry, samarium
 Sn (stannum), in chemistry, tin
 S. M. O., Senior Medical Officer.
 Soc., soc., society
 S. of Sol., Song of Solomon.
 sol., soluble, solution
 Sol. Gen., Solicitor General
 S. P. boat, submarine patrol boat
 Sp., Spain, Spanish Spaniard
 sp., species, specific, spelling, spirit, special
 S. P. C., Society for Prevention of Crime
 S. P. C. A., society for Prevention of Cruelty to Animals
 S. P. C. C., Society for Prevention of Cruelty to Children
 S. P. E., Society for Pure English.
 spec., special, specification
 sp. gr., specific gravity
 sp. ht., specific heat
 spl., seaport
 sp. vol., specific volume
 sq., square
 Sr, in chemistry, strontium,
 Sr., Senior, Sir, Señor
 Srn., Señora
 S. R. O., standing room only.
 Sria., Sefiorita
 S. S., S/S, steamship
 St., Saint, street
 Sta., station
 sta. ml., statute mile or miles.
 std., standard
 ster., sterling
 St. Ex., Stock Exchange
 stor., storage
 str., steamer
 stud., student.
 subj., subject, subjective, subjunctive
 subst., substantive, substitute
 suf., suffix
 Sun., Sunday
 sup., superior, superlative, supplementary; supreme
 Sup. C., Sup. Ct., Supreme Court, Superior Court
 super., superlative

Supt., supt., superintendent
 surg., surgeon surgery, surgical
 Surg. Gen., Surgeon General
 Sus., Sussex
 Sw., Sweden Swedish
 S. W., South Wales
 s. w., sent wrong
 Swab., Swabia, Swabian
 swbd., switchboard
 Swed., Sweden, Swedish
 Switz., Switz., Switzerland
 syn., synonym
 Syr., Syria, Syrian
 syst., system

T

T, Ta, in chemistry, tantalum
 T., Tuesday, Turkish, Testament
 t., temperature, tempo, territory, town,
 telephone time transit
 T. A. B., Total Abstinence Brotherhood
 tab., tables
 T. and S., in banking, trust and savings
 Tasm., Tasmania
 Tb, in chemistry, terbium
 T. B., Tariff Bureau, Traffic Bureau
 L. b., trial balance, (slang), tuberculosis
 T. B. D., torpedo-boat destroyer.
 tbs., tablespoon, tablespoons
 T. D., Treasury Department; Traffic
 Director.
 T/D, time deposit
 Te, in chemistry, tellurium
 tech., technical, technically; technology.
 tel., telegram, telegraph, telephone
 temp., temperature, temporal, temporary.
 Tenn., Tennessee
 tens. str., tensile strength.
 Test., Testament.
 Teut., Teuton, Teutonic.
 Th., Thursday
 T. H., Territory of Hawaii.
 theat., theatrical.
 theol., theologian; theological; theology.
 therm., thermometer
 Thur., Thurs., Thursday.
 Ti, in chemistry, titanium.
 Tl, in chemistry, thallium.
 T/L, time loan
 Tm, in chemistry, thulium.
 Th, in chemistry, thoron
 TNT, T. N. T., trinitrotoluene; trinitro-
 toluol
 T. O., Telegraph Office; Transport Officer
 tonn., tonnage.
 topog., topographical, topography.
 t. p., title page
 tp., township
 T. P. A., Travelers' Protective Association
 Tr, in chemistry, terbium
 tr., trans., transactions, translated, trans-
 lation translator; transportation; trans-
 position
 transf., transferred
 trav., traveler, travels
 treas., treasurer; treasury.

trig., trigonometric; trigonometrical; trigo-
 nometry
 Tu., Tuesday
 T. U., Trade-union
 Tues., Tuesday
 Turk., Turkey, Turkish
 TVA, Tennessee Valley Authority or Ad-
 ministration
 twp., township

U

U, in chemistry, uranium
 u., union, university, uncle
 U. A. W., United Auto Workers
 U. B., United Brethren (in Christ)
 U. C., Upper Canada
 U. C. V., United Confederate Veterans
 U. K., United Kingdom (of Great Britain
 and Northern Ireland)
 Ukr., Ukraine
 ult., ultimate, ultimately
 ult. (ultimo) last
 U. M. W. A., United Mine Workers of
 America
 Unit., Unitarian; Unitarianism.
 Univ., Universalist
 univ., universal, universally, university.
 U. of S. A., U. of S. Afr., Union of South
 Africa.
 UOPWA, United Office and Professional
 Workers of America
 U. P., United Presbyterian, United Press.
 Ur, in chemistry, uranium
 Uru., Uruguay
 U. S., United States; Uncle Sam, United
 Service
 U. S. A., Union of South Africa, United
 States of America
 U. S. Army, United States Army.
 U. S. C. G., United States Coast Guard
 U. S. M., United States Mail, United States
 Marines.
 U. S. M. A., United States Military
 Academy
 U. S. N., United States Navy
 U. S. N. A., United States Naval Academy
 U. S. P. O., United States Post Office
 U. S. P. H. S., United States Public Health
 Service
 U. S. S. C., U. S. S. Ct., United States
 Supreme Court
 U. S. S. R., USSR, Union of Soviet Socialist
 Republics
 U. S. S. S., United States Steamship
 Co., usual, usually.
 Ut., Utah
 U-X, in chemistry, uranium X
 U-Y, in chemistry, uranium Y.

V

V, Vd, in chemistry, vanadium
 v., verse, ventral, verb, village, violin;
 voice, volt
 Va., Virginia
 v. a., verb active, verbal adjective

Val, Valenciennes (lace)
 val., value
 var., variation various, variety
 vb., verb
 V B., Veterans Bureau
 V C., Victoria Cross Volunteer Corps,
 Vice-Chairman
 vel., vellum
 Venez., Venezuela
 vert., vertical
 ves., vessel
 vet., veterinarian, veterinary
 V F W., Veterans of Foreign Wars of the
 United States
 Vi, in chemistry, virgousum
 V. I., Virgin Islands
 v i., verb intransitive
 Vic., Vict., Victoria
 vil., village
 Virg., Virginia
 viz. (videlicet) namely
 voc., vocative
 vocab., vocabulary
 V. P., Vice-President
 V. R. (Victoria Regine) Queen Victoria
 V. Rev., Very Reverend
 vs., versus
 Vt., Vermont
 v t., verb transitive
 Vul., Vulg., Vulgate
 v v., vice versa

W

W (wolfram), in chemistry, tungsten
 W, W., w., west
 w., watt weight warden week wife with
 W. A. A. C., Women's Army Auxiliary
 Corps
 W. Afr., West Africa.
 Wash., Washington
 W. B., Weather Bureau
 W. C. A., Women's Christian Association
 W. C. T. U., Women's Christian Temper-
 ance Union
 W. D., War Department.
 Wed., Wednesday

W. I., West Indies, West Indie; West
 Indian
 Wis., Wisc., Wisconsin
 wk., week, work
 w l., wave length
 wmk., watermark
 W. O., War Office
 W. O. W., Woodmen of the World
 WPA, Works Projects Administration.
 w r., war risk
 wt., weight
 W. Va., West Virginia
 Wyo, Wy., Wyoming

X

X, Christ Christian
 Xe, in chemistry, xenon.
 Xmas., Christmas
 Xn., Christian

Y

Y, Yt, in chemistry, yttrium
 Y., Young Men's Christian Association
 y., yard, year
 Yb, in chemistry ytterbium
 Y. B., Yearbook
 yd., yard, yards
 yds., yards
 Y. M. C. A., Young Men's Christian
 Association
 yn., yen
 Y. P. S. C. E., Young People's Society of
 Christian Endeavor
 yr., year
 yrs., years
 Y. T., Yukon Territory
 Y. W. C. A., Young Women's Christian
 Association

Z

z., zero zone
 Zn, in chemistry, zinc
 zool., zoology
 Zr, in chemistry, zirconium
 Z. S., Zoological Society

DICTIONARY OF FORMS OF ADDRESS

A

Alderman (in Canada and in the United States)

Address Alderman ———

Letters commence Dear Sir

Ambassador

Address To his Excellency the Ambassador of the French Republic at ———, or To his Excellency, the Chinese Ambassador at ———, or His Excellency, His Britannic Majesty's Ambassador Extraordinary and Plenipotentiary at ———

Letters commence Sir, or Your Grace, or Your Excellency

Archbishop (Anglican)

Address His Grace, the Lord Archbishop of ———

Letters commence My Lord Archbishop, or Your Grace

Archbishop (Roman Catholic)

Address His Grace the Archbishop of ———; or The Most Reverend Archbishop of ———, or The Most Reverend Archbishop ———

Letters commence My Lord Archbishop, or My Lord, or Your Grace, (in the United States) Most Reverend Sir, or Most Reverend Archbishop

Army Officers

Address The Commander in Chief, Army of the United States; Lieutenant General ———, Commanding Officer, Army of the United States, Colonel ———, U. S. A.

Letters commence Sir; or My dear General ———, or Dear Commander ———, (for officers below the rank of captain) Dear Mr ———

Note—In official correspondence between army officers, the ordinary ceremonial beginnings and endings are omitted

Assemblyman

Address The Honorable ———, Member of Assembly; or Assemblyman ———

Letters commence Sir; or Dear Sir; or My dear Mr ———

Assistant Secretary (Assistant to a Cabinet Officer)

Address Honorable ———, Assistant Secretary of ———, or The Assistant Secretary of ——— Department

Letters commence Sir, or Dear Sir; or My dear Mr ———; or Dear Mr. ———

Associate Justices

Address The Honorable ———, Associate Justice of the Supreme Court, or Honorable ———, Justice Supreme Court of the United States, or Mr. Justice ———

Letters commence Mr Justice; or Sir; or Your Honor; or My dear Mr. Justice.

Auditor of the Treasury

Address The Honorable ———, Auditor of the Treasury, or The Auditor of the Treasury

Letters commence Sir or Dear Sir

B

Baron

Address The Right Honourable Lord ———, or The Lord ———

Letters commence My Lord

Baroness

Address To the Right Honourable Baroness ——— or Right Honourable the Lady ———, or The Lady ———

Letters commence Madam

Baronet

Address Sir Henry ———, Bt. or Bart.

Letters commence Sir.

Baronet's Wife

Address Lady ———

Letters commence Madam, or My Lady, or Your Ladyship

Baron's Daughter

Address (If unmarried) Honourable Mary ———, (if married) Honourable Mrs. ———

Letters commence Madam.

Baron's Son

Address Honourable ———

Letters commence Sir.

Baron's Son's Wife

Address The Honourable Mrs. ———

Letters commence Madam

Baron's Wife—Like Baroness

Bishop (Anglican)

Address The Right Reverend the Lord Bishop of ———; or The Right Reverend Father in God

Letters commence My Lord Bishop; or My Lord

Bishop (Methodist)

Address Reverend Bishop ———

Letters commence Dear Sir, or Dear Bishop ———, or My dear Bishop ———

Bishop (Protestant Episcopal)

Address To the Right Reverend ———, Bishop of ———

Letters commence Right Reverend and Dear Sir, or Dear Bishop ———; or My dear Bishop ———

Bishop (Roman Catholic)

Address (In English-speaking countries) The Lord Bishop of ———; or His Lordship the Bishop of ———, or The Most Reverend Bishop of ———, (in Italy) To His Excellency, the Most Illustrious and Most Reverend Monsignore ———, Bishop of ———

Letters commence (In English-speaking countries) My Lord Bishop, or My Lord, or Your Lordship or Your Excellency, (in Italy) Excellency, or Most Illustrious and Most Reverend Lord

Bishop (Scottish)*Address* The Right Reverend Bishop*Letters commence* Right Reverend Sir.**C****Cabinet Officers of the United States***Address* The Honorable the Secretary of State (or War, etc.) the Honorable the Postmaster General, or The Honorable _____, Secretary of State, etc., or The Secretary of State, The Attorney General, etc.*Letters commence* Sir, or Dear Sir, or My dear Mr Secretary, or My dear Mr Attorney General**Chief Justices of the United States***Address* The Chief Justice of the United States, or The Justice of the Supreme Court, or The Honorable _____, Chief Justice of the Supreme Court of the United States, (in social correspondence) Mr Justice _____, or (if to the Chief Justice and his wife) The Chief Justice and Mrs. _____*Letters commence* Sir, or Mr Chief Justice, (in social correspondence) My dear Mr Chief Justice**Clergyman (Protestant)***Address* The Reverend _____, or The Rev Dr _____, (if he has a degree), or The Rev _____, D D
Letters commence Dear Sir, or My dear Sir, or Dear Mr _____, or Dear Dr. _____, (if he has a degree)**Common Forms****Man***Address* Mr _____,
Letters commence Dear Mr _____, or My dear Mr _____, or Dear Sir, or My dear Sir
Plural Address Messrs. _____ and _____*Letters commence* Gentlemen.**Married Woman***Address* Mrs George Smith
Letters commence Dear Madam, or My dear Madam, or My dear Mrs Smith, or Dear Mrs. Smith.
Plural Address Miss _____ and _____*Letters commence* Madames, or Ladies.**Unmarried Woman***Address* (Eldest daughter) Miss Smith; (younger daughter) Miss Irene Smith
Letters commence Dear Madam or My dear Miss Smith, or Dear Miss Smith
Plural Address The Misses Smith
Letters commence Ladies, or Madames**Congressman***Address* Honorable John H Jones, House of Representatives, Washington, D C.;*or* Honorable John H Jones, Representative in Legislature Columbus, Ohio
Letters commence Sir, or Dear Sir, or My dear Mr _____.**Consul***Address* Mr. _____, United States Consul at _____; or To the American Consul at _____, or _____, Esq., American Consul at _____; or to _____, Esq., His Britannic Majesty's Consul at _____*Letters commence* Dear Sir**Count***Address* To the Right Honourable The Count of _____, or The Count _____,
Letters commence Sir**Countess***Address* To the Right Honourable The Countess of _____
Letters commence Madam**D****Doctor of Divinity***Address* Dr _____, or _____, D D or Rev Dr _____,
Letters commence Dear Sir; or My dear Dr _____, or Dear Dr _____, or Reverend Doctor**Doctor of Philosophy, Laws, Medicine***Address* _____, Ph D; LL.D; M D, or Dr _____,
Letters commence Dear Sir; or Dear Dr. _____, or My dear Dr _____,**Duchess***Address* To Her Grace, the Duchess of _____, or The Most Noble The Duchess of _____
Letters commence Madam, or Your Grace**Duke***Address* To His Grace, the Duke of _____,
Letters commence My Lord Duke; or Your Grace**Duke's Daughter***Address* Lady Helen _____,
Letters commence Madam, or My Lady; or Your Ladyship**Duke's Eldest Son—Uses father's second title****Duke's Younger Son***Address* Lord _____,
Letters commence My Lord, or Your Lordship**Duke's Younger Son's Wife***Address* Lady _____,
Letters commence Madam, or My Lady, or Your Ladyship.**E****Earl***Address* The Right Honourable The Earl of _____; or The Earl of _____.
Letters commence My Lord.

Earl's Daughter

Address Lady Helen —
Letters commence Madam, or My Lady,
 or Your Ladyship

Earl's Eldest Son—Use father's second title**Earl's Wife**

Address To the Right Honourable The
 Countess of —
Letters commence Madam

Earl's Younger Son

Address Honourable — —,
Letters commence Sir

Earl's Younger Son's Wife

Address Honourable Mrs. —
Letters commence Madam

Esquire

Address — —, Esq
Letters commence Sir; or Dear Sir, or
 Dear Mr —.

G**Governor**

Address His Excellency, The Governor
 of —; or His Excellency — —, or
 The Honourable the Governor of —, or
 Hon. Henry Jones, Governor of —.
Letters commence Sir, or Dear Sir.

J**Judge (in the United States)**

Address The Honorable — —,
 United States District Judge (or Chief
 Judge of the Court of Appeals etc)
Letters commence My dear Judge, or
 Dear Sir

Junior—Added to a son's name to distinguish him from his father who bears the same Christian name — —, Jr.**K****King**

Address The King's Most Excellent
 Majesty; or His Most Gracious Majesty.
 King —
Letters commence Sir, or May it please
 your Majesty

Knight

Address Sir William G — (initials of
 his order, if any, as K.C.B.).
Letters commence Sir.

Knight's Wife

Address Lady —.
Letters commence Madam; or My Lady;
 or Your Ladyship

L**Lawyer**

Address — —, Esq; or Mr. —
 —, Attorney at Law
Letters commence, Dear Sir; or My dear
 Mr. —.

Lord Advocate

Address To the Right Honourable the
 Lord Advocate, or The Right Honour-
 able — —
Letters commence Sir

Lord Chancellor

Address The Right Honourable the
 Lord High Chancellor or The Right
 Honourable — — (hereditary title), Lord
 High Chancellor
Letters commence My Lord

Lord Chief Justice

Address To the Lord Chief Justice of
 England, or To the Rt Hon Baron —,
 Lord Chief Justice of England
Letters commence Sir

Lord Lieutenant of Ireland

Address (If a duke) His Grace the Lord
 Lieutenant, (otherwise) His Excellency,
 the Lord Lieutenant

Lord Mayor

Address The Right Honourable the
 Lord Mayor of —, or The Right
 Honourable — —, Lord Mayor of
 —.
Letters commence My Lord

Lord Mayor's Wife

Address To the Right Honourable the
 Lady Mayoress of —
Letters commence Madam.

Lord of Session

Address Honourable Lord —.
Letters commence My Lord

Lord of Session's Wife

Address Lady —
Letters commence Madam

Lord Provost

Address The Honourable the Lord
 Provost, or The Honourable —, Lord
 Provost of —
Letters commence Sir

M**Maid of Honor**

Address The Honourable Miss —.
Letters commence Madam

Marchioness

Address The Most Honourable the Mar-
 chioness of —
Letters commence Madam

Marquis

Address The Most Honourable the
 Marquis of —, or The Marquis of —.
Letters commence My Lord Marquis

Marquis's Daughter

Address Lady Martha —.
Letters commence Madam; or My Lady;
 or Your Ladyship

Marquis's Eldest Son—Like Duke's Eldest Son**Marquis's Younger Son**

Address Lord —
Letters commence My Lord, or Your
 Lordship

Mayor (in the United States)

Address The Honorable ———, Mayor of the City of ———, or The Mayor of the City of ———

Letters commence Sir, or Dear Sir, or Dear Mr Mayor or My Dear Mr Mayor or Dear Mayor

Members of Parliament—The letters M P are added to their usual address**Minister (Diplomatic)**

Address The Minister of Costa Rica, or His Britannic Majesty's Minister to ———

Letters commence Sir, or My Lord, or My dear Mr. Minister.

N

Naval Officers

Address The Admiral of the Navy of the United States, or Admiral ———, Commanding United States Navy, Captain ———, U S N

Letters commence Sir, or My dear Admiral ——— or Dear Captain ———, (below the rank of Lieutenant Commander) Dear Mr ———

Note—In official correspondence between naval officers, the ordinary ceremonial beginnings and endings are omitted

P

Pope

Address To His Holiness Pope ———. *Letters commence* Most Holy Father; or Your Holiness

President of a College or University

Address ———, LL.D., President of ——— University, or President ——— University

Letters commence Dear Sir, or Dear President ———

President of a Theological Seminary

Address The Rev President ———

Letters commence Dear Sir, or Dear President ———

President of State Senate

Address The Honorable ———, President of the Senate of ———. *Letters commence* Sir

President of the Senate of the United States

Address The Honorable The President of the Senate of the United States, or The Honorable ———, President of the Senate

Letters commence Sir

President of the United States

Address The President, The White House, or The President of the United States, The White House, or His Excellency, The President of the United States

Letters commence Sir, or Mr. President

Priest (Roman Catholic)

Address The Reverend Father ———, O S M. (or other initials of his order)

Letters commence Reverend Father; or Dear Father ———.

Prime Minister

Address The Right Honourable ———, Prime Minister of ———

Letters commence Sir

Prince of the Blood Royal

Address His Royal Highness Prince Henry

Letters commence Sir.

Prince of Wales

Address His Royal Highness The Prince of Wales

Letters commence Sir, or May it please your Royal Highness

Princess of the Blood Royal

Address Her Royal Highness the Princess Helen

Letters commence Madam

Princess of Wales

Address Her Royal Highness The Princess of Wales

Letters commence Madam.

Privy Counsellor (of Great Britain)

Address To the Right Honourable ———, P C.

Letters commence Sir

Privy Counsellor (of Canada)

Address The Honourable ———.

Letters commence Sir

Professor in a College or University

Address Professor ———, University of Wisconsin, or ———, Ph.D., Professor of History

Letters commence Dear Sir, or My dear Professor, or Dear Professor ———, or My dear Professor

Professor in a Theological Seminary

Address The Reverend Professor ———, or The Reverend ———, D D, or Professor ———.

Letters commence Dear Sir, or Dear Professor ———.

Q

Queen

Address The Queen's Most Excellent Majesty, or Her Gracious Majesty, The Queen

Letters commence Madam; or May it please your Majesty

Queen Mother

Address Her Gracious Majesty Queen ———.

Letters commence Madam; or May it please your Majesty

R

Rabbi

Address Rabbi ———; or Rev. ———, or The Reverend ———.

Letters commence Dear Sir, or Reverend

Sir, or My dear Rabbi, or Dear Rabbi,
or Dr. — (if he holds a doctor's de-
gree).

S

Senator of the United States

Address The Honorable John S. Jones,
United States Senate, Washington, D C.
or Senator Jones

Letters commence Sir, or Dear Sir, or My
dear Senator or My dear Mr. Senator,
or Dear Senator.

Senior—Added to a father's name to dis-
tinguish him from his son who bears the
same Christian name — — —, Sr

Speaker of the House of Representatives
of the United States

Address The Honorable The Speaker of
the House of Representatives; or The
Honorable — — —, Speaker of the
House of Representatives; or The
Speaker, or To the Speaker of the House
of Representatives

Letters commence Sir, or Mr. Speaker;
or My dear Mr. Speaker

State Senator—Like United States Senator.

V

Vice-President of the United States

Address The Vice-President, or The
Honorable, The Vice-President of the
United States; or The Honorable —
— —, Vice-President of the United
States

Letters commence Sir, or Mr Vice-
President, or My dear Mr Vice-Pres-
ident

Viscount

Address The Right Honourable the
Viscount — — —, or The Viscount — — —.

Letters commence My Lord

Viscountess

Address The Right Honourable the
Viscountess — — —, or The Viscountess
— — —

Letters commence Madam

Viscount's Daughter

Address (if unmarried) Honourable
Mary — — —, (if married) Honourable
Mrs. — — —.

Letters commence Madam.

Viscount's Son

Address Honourable — — —.

Letters commence Sir.

LEGAL AND BUSINESS FORMS

BANK DEPOSIT SLIP

A deposit slip is a form to be filled out when the owner of an ordinary bank account deposits money or checks with the receiving teller. It is headed with the name of the bank, under which blank lines are provided for the depositor's signature and the date. Following these lines, there is generally some small print stating the nature of the bank's relation to the depositor and disclaimer of certain responsibilities, as "This bank will not be liable for default or negligence of its correspondents." The bank also protects itself against claims for loss in transit.

The body of the form is ruled in spaces for entry of the amount of currency deposited, amount of specie, and for checks, which are to be entered separately. At the bottom of the slip is a line for the totaling of the separate items, and quite frequently a reminder to the depositor to see that all checks and drafts are properly endorsed.

Few ordinary depositors are familiar with the text in small type stating and defining the bank's responsibility. For his own well-being, every depositor should acquaint himself with the exact nature of the bank's acceptance of his deposit, and its responsibility therefor.

BANK CHECK

The ordinary bank check is the simplest and commonest form of commercial paper. At the top, it has a date line and space for record of the depositor's check number. Then comes the name of the bank on which the check is drawn; it is printed, as a form of address to the bank, directing it to pay to the order of (name) a certain sum of money, entered in figures at the end of the line. On the next line the sum payable is to be spelled out, as "Ten and 00/100 dollars" (the word "dollars" being printed at the end of the line). Then comes a short line for the signature. This form is standard, and in practically universal use.

Checks should be written in ink, written carefully and clearly, and should always be dated and numbered. An ink line should be drawn across open spaces in the line. The check should always be made out in the same way; this helps the paying teller to identify it as yours if it should be presented improperly. Ordinarily, should the amount be given differently in the figures and the spelled-out form, the sum given in writing is presumed to be the correct one. As a rule, the bank will check with you on this, to avoid error; but it is wise to be most careful in writing checks.

Stubs should be made out with equal care for accuracy, so that you may know exactly how your account stands without waiting for the monthly balance statement. It is not pleasant to hear that your account is overdrawn, and for a business person it can be more than embarrassing—it can be hurtful to one's reputation, if not for integrity, at least for common business carefulness.

A *certified check*, indicating that the bank has set aside the necessary funds from the depositor's account to cover, is simply an ordinary check on the face of which the word "Certified" is stamped, with the date and the teller's initials.

DRAFT

The form of a draft is similar to that of a check, with some differences in the wording. There is a space in which to write the sum payable, in figures; also, as in the check, a line in which to spell out the numbers.

Then it may read "At sight pay to," or "On demand pay to," with the name of the person to whom payment is to be made. The instruction "At sight" or "On demand" are written in; "Pay to the order of" is printed. The form should include the printed expression "For value received." This is important, stating the consideration.

Or the draft may be made to read "Thirty days after date pay to," or whatever the period to be set may be.

A customer's draft, with those words printed vertically along the edge at the left of the face of the draft, may carry a note stating the nature of the transaction to be settled by this payment, and conditions, as "Bill of lading herewith; delivery on payment."

PROMISSORY NOTE

The form of a promissory note is simple. It may be either written entire, or filled in on a blank form.

It must be dated and signed.

As a rule it reads: "... from date I promise to pay . . . , for value received, the sum of . . . dollars "

As on a check, the sum should be stated both in figures and in writing.

TRADE ACCEPTANCE

The trade acceptance is a time draft drawn by the seller on the buyer and sent by him along with the invoice for the goods. The buyer signs it and returns it.

The trade acceptance is commonly divided into three parts by perforated lines. The top part is the acceptance itself; the middle section carries a printed note on the nature of trade acceptances, and the lower third of the form supplies spaces for memorandum to be retained by the seller. On the back of the middle section are spaces in which the buyer may keep his record of the sale.

Under the line "Trade Acceptance" at the top are spaces for date and number. Then the line, "... after date pay to the order of ourselves," followed by spaces in which the amount is to be written. Vertically across the face of the acceptance are lines providing space for the signatures of both buyer and seller, with the place at which payment is to be made.

LETTER OF CREDIT

Institutions issuing letters of credit to be used by travelers have their own printed or engraved forms, which may differ in details of arrangement but express clearly the terms of issuance. The letter is, of course, dated and signed, and is usually identified by a serial number. A bank or trust company addresses the filled form "To our correspondents," and instructs them to honor the traveler's drafts made out under the same number. It names the sum total to which drafts are to be so honored, and in one form or another indicates a time after which it would no longer be valid.

Either embodied in the letter itself or printed on a separate sheet, the issuer furnishes a note introducing the person to whom the letter is issued, and showing his genuine signature. This letter introduces the bearer to the correspondent, and is known as the *letter of indication*.

Express money orders carry a text similar to that of the letter of credit but condensed into a form resembling that of a check. They carry cashable coupons.

POWER OF ATTORNEY

The power of attorney, either general or special, may be written or entered upon a printed form, but it is safer to use the legal form obtainable from any lawyer and most banks. It must be sealed, and is better when witnessed. It should identify both parties, giving addresses; and should begin "Know all men by these presents." It is well to state the reason for granting the power, and in legal phraseology notifies "all men" that "by these presents I do make, constitute and appoint" So and so "my true and lawful attorney," and that he is "in my name, place, and stead to do any and all acts that I would personally do if present, . . . giving and granting unto him full power to ask, demand, sue for, recover, and receive all manner of goods, chattels, debts, rents, interest, and sums of money whatsoever due or hereafter to become due and belonging to me on any account . . . and to make, execute, endorse, accept, and deliver in my name or in the name of my said attorney, all checks, notes, drafts, warrants . . . and all other instruments in writing of whatsoever nature, as to my said attorney may seem needful." The paper then continues with any further generalizations or specifications that may be considered necessary to make the grant of power complete.

A *special power of attorney* is generally a shorter document, stating precisely the object for which it is given and defining the extent beyond which the power shall not go. It should be sealed and delivered in the presence of a witness.

To revoke powers of attorney, there is no need of a long paper, but it must correspond with the original grant by date and data, and then proceed to the statement that the power of attorney

thus identified is now revoked, countermanded, annulled, and made void. This too should be signed, sealed, and delivered in the presence of witnesses.

NOTE The following legal forms are those approved by, and used in the State of New Jersey. Other States may require forms which vary somewhat in content and form, but the basic requirements are essentially the same for all States.

BILL OF SALE

Know all men by these presents, that of the of in the County of and State of , party of the first part, for and in consideration of the sum of lawful money of the United States, to in hand paid, at or before the en sealing and delivery of these presents, by of the of in the County of and State of , party of the second part, the receipt whereof is hereby acknowledged bargained and sold, and by these presents do grant and convey, unto the said party of the second part, heirs, executors, administrators and assigns, the goods and chattels particularly described and mentioned.

To have and to hold the same, unto the said party of the second part, heirs, executors, administrators and assigns forever. And do for heirs, executors and administrators, covenant and agree, to and with the said party of the second part, to warrant and defend the sale of said hereby sold unto the said party of the second part, heirs, executors, administrators and assigns, against all and every person and persons whomsoever.

In witness whereof, have hereunto set hand and seal .. the .. day of in the year of Our Lord one thousand nine hundred and ..

Signed, sealed and delivered }
in the presence of }

[On the reverse of this form appears the following form]

State of New Jersey, } as :
County of }

of full age, being duly sworn according to law, say that ... he . . the sole owner and in the actual possession of the property mentioned in the within instrument; that he ha the absolute right and lawful authority to sell same under the conditions and terms mentioned in the within instrument; that deponent ha no creditors having claims against said property and that said property and each and every part and article thereof is now free and clear of and from all debts, claims, demands and liens of whatever nature and description, including judgments, liens, levies, mortgage or mortgages, except . . that there are no judgments against deponent and no attachments or executions now outstanding against deponent ; and deponent further say . that this affidavit is made to induce to purchase said goods and chattels knowing that the said will do so relying upon the truth of the statements herein contained, which are made by deponent in compliance with "An Act to prohibit the sales of merchandise, goods and chattels in bulk in fraud of creditors," Chapter 208,

Pamphlet Laws of New Jersey 1915, pages 377 and 378, approved April 8th, 1915, and all acts supplementary thereto and amendatory thereof.

Subscribed and sworn to before me

the . day of 19

State of New Jersey,

ss.: Be it remembered, that on this day of , in the

County of

year of Our Lord one thousand nine hundred and , before me, the subscriber, a personally appeared who, I am satisfied, the grantor mentioned in the within bill of sale, and to whom I first made known the contents thereof, and thereupon acknowledged that signed, sealed and delivered the same as voluntary act and deed, for the uses and purposes therein expressed.

[One page of the folder is left blank, for a list or description of the goods sold]

CHATTEL MORTGAGE

Know all men by these presents, that of the of in the County of . and State of party of the first part, for securing the payment of the money herein mentioned, and in consideration of the sum of one dollar to duly paid by of the of in the County of and State of party of the second part, at or before the ensembling and delivery of these presents, the receipt whereof is hereby acknowledged, have bargained and sold, and by these presents do bargain and sell, unto the said party of the second part, executors, administrators and assigns, all the goods and chattels mentioned in the schedule hereunto annexed and now in

To have and to hold, all and singular the said goods and chattels above bargained and sold or intended so to be, unto the said party of the second part executors, administrators and assigns, forever. And the said party of the first part, for . . heirs, executors and administrators, all and singular the said goods and chattels above bargained and sold, unto the said party of the second part, executors, administrators and assigns, against the said party of the first part, and against all and every person or persons whomsoever shall and will warrant and forever defend,

Upon condition, that if . the said party of the first part, shall and do well and truly pay unto the said party of the second part, . executors, administrators and assigns, . then these presents shall be void. And the said party of the first part, for . heirs, executors, administrators and assigns, do covenant and agree to and with the said party of the second part, . executors, administrators and assigns, that in case default shall be made in the payment of the said sum above mentioned, or in case the said party of the first part shall, at any time before the day of payment herein provided for, remove the said goods and chattels, of any of them, or permit or suffer any attachment or other process against property to be issued against . or permit or suffer any judgment to be entered up against . . then the said sum of money herein mentioned shall become instantly due and payable, and then it shall and may be lawful for, and . the said party of the first part do . hereby authorize and empower the said party of the second part,

executors, administrators and assigns, with the aid and assistance of any person or persons, to enter dwelling-house, store and other premises, and such other place or places whatsoever in which the said goods and chattels, or any of them, are or may be placed and take and carry away the said goods and chattels, and to sell and dispose of the same for the best price they can obtain; and out of the money arising therefrom, to retain and pay the said sum above mentioned, and all charges touching the same, rendering the overplus (if any) unto the said party of the first part, heirs, executors, administrators or assigns.

And it is agreed by and between the said parties to these presents that the party of the first part shall and will keep the goods and chattels hereby mortgaged, insured against loss or damage by fire in some safe and responsible insurance company to an amount not less than dollars and assign the policy and certificates thereof to the said party of the second part as collateral security for the payment of the mortgaged debt, and in default thereof it shall be lawful for the said party of the second part to effect such insurance and the premium paid for effecting the same shall be a lien on the mortgaged property, added to the amount of the mortgaged debt, and secured by these presents, and payable on demand with lawful interest.

In witness whereof, the said party of the first part has hereunto set hand and seal the day of in the year of our Lord one thousand nine hundred and

Signed, sealed and delivered }
in the presence of }
State of New Jersey, }

ss :

County of
the mortgagee in the foregoing mortgage named, being duly sworn, on oath, say that the true consideration of said mortgage is as follows, viz. and deponent further says that there is due on said mortgage the sum of besides lawful interest thereon from the day of
Sworn and subscribed this }
day of A. D 19 }
before me, at

SCHEDULE

The following is the Schedule referred to in the foregoing mortgage-

State of New Jersey, }
County of }

ss.

Be it remembered, that on this day of in the year of our Lord, one thousand nine hundred and before me, the subscriber, a personally appeared who, I am satisfied, the mortgagor mentioned in the within Indenture, to whom I first made known the contents thereof, and thereupon acknowledged that signed, sealed and delivered the same as voluntary act and deed, for the uses and purposes therein expressed.

ADMINISTRATORS' DEED

This indenture, made the day of in the year of our Lord one thousand between of the of in the County of and State of , deceased, party of the first part; and of the of in the County of and State of party of the second part Witnesseth, that the said party of the first part, by virtue of an order of the Orphans' Court, of the County of in the State of New Jersey, made on the day of in the year of our Lord one thousand of the term of in said year, having first advertised the same according to law, did sell the land hereinafter described, by public vendue, to the said party of the second part, he being the highest therefor for the sum of Dollars, and did report the said sale to the said Orphans' Court, who by their order made on the day of in the year of our Lord one thousand did confirm the sale, and order and direct the said party of the first part to execute a good and sufficient conveyance in the law, to the said party of the second part, for the same;

Now this indenture witnesseth, that the said party of the first part, as aforesaid, in consideration of the sum of to paid by the said party of the second part, the receipt whereof is hereby acknowledged, do grant, bargain, sell and convey unto the said party of the second part, heirs and assigns, all that tract or parcel of land and premises, hereinafter particularly described, situate, lying, and heing in the of in the County of and State of

Together with the hereditaments and of appurtenances; to have and to hold unto the said party of the second part, and assigns to the only proper use of the said party of the second part, and assigns forever, according to the form of the statute in such case made and provided.

In witness whereof, the said party of the first part as such . as aforesaid, hath hereunto set hand and seal the day and year first above written.

Signed, sealed and delivered }

in the presence of }

State of New Jersey, }

County of }

ss.: Be it remembered, that on this day of in the year of our Lord one thousand . . . before me, personally appeared who, I am satisfied the grantor in the within Deed of Conveyance named, and I having first made known to the contents thereof, did acknowledge that signed, sealed and delivered the same as voluntary act and deed, for the uses and purposes therein expressed.

DEED—QUITCLAIM

This indenture, made the day of in the year of our Lord one thousand nine hundred between of the of in the County of and State of part of the first part, and of the of in the County of and State of part of the second part;

Witnesseth, that the said part of the first part, for and in consideration of the sum of lawful money of the United States of America, to . . in hand paid by the said part of the second part, at or before the ensembling and delivery of these presents, the receipt whereof is hereby acknowledged, ha remised, released, and forever Quit-Claimed, and by these presents do remise, release, and forever Quit-Claim unto the said part of the second part, and to . heirs and assigns forever,

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, or in any wise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

And also, all the estate, right, title, interest, property, possession, claim and demand whatsoever, as well in law as in equity, of the said part of the first part, of, in or to the above described premises, and every part and parcel thereof, with the appurtenances. To have and to hold, all and singular, the above mentioned and described premises, together with the appurtenances, unto the said part of the second part, heirs and assigns, to own proper use, benefit and behoof forever

In witness whereof, the said part of the first part ha . hereunto set . . hand and seal the day and year first above written.

Signed, sealed and delivered }

In the presence of }

State of New Jersey, }

County of } ss.: Be it remembered, that on this day of , in the year

of our Lord one thousand nine hundred , before me, the subscriber, a personally appeared who, I am satisfied, the grantor mentioned in the within Indenture, to whom I first made known the contents thereof, and thereupon acknowledged that signed, sealed and delivered the same as . voluntary act and deed, for the uses and purposes therein expressed,

COMMON BOND

Know all men by these presents, that held and firmly bound unto . . in the sum of legal money of the United States, well and truly to be paid to the said certain attorney, executors, administrators or assigns. To which payment well and truly to be made bind self heirs, executors and administrators, firmly by these presents.

Sealed with seal dated the day of in the year of our Lord one thousand nine hundred and (19).

The condition of this obligation is such, that if the above bounden . . heirs, executors, administrators, or any of them, shall and do well and truly pay or cause to be paid unto the above named certain attorney, executors, administrators or assigns, the just and full sum of then the above obligation to be void and of none effect, else to be and remain in full force and virtue.

Signed, sealed and delivered }

In the presence of }

WARRANT FOR SATISFACTION OF JUDGMENT

To the clerk of the Court of the State of New Jersey: whereas, heretofore, to wit, on the day of in the year of our Lord one thousand hundred obtained final judgment in the Court of the State of New Jersey, against for and costs, as by the record thereof may appear;

And whereas, received satisfaction for the same, these are, therefore, to desire and authorize you to enter an acknowledgment of satisfaction upon the record of the said judgment, and for your so doing this shall be your sufficient warrant and discharge in that behalf.

In witness whereof, . hereunto set hand and affixed seal , the day of in the year of our Lord one thousand nine hundred . .

Signed, sealed and delivered }

in the presence of }

State of New Jersey, }

ss.: Be It remembered, that on this ... day of . in the

County of

year of our Lord one thousand nine hundred . before me the subscriber, a . . personally appeared . who I am satisfied, the person named in, and who executed the foregoing instrument, and I having first made known to the contents thereof did acknowledge that signed, sealed and delivered the same as . . voluntary act and deed, for the uses and purposes therein expressed.

ASSIGNMENT OF MORTGAGE

Know all men by these presents, that . . party of the first part, in consideration of the sum of . lawful money of the United States of America, to . . in hand paid by . . party of the second part, at or before the ensembling and delivery of these presents, the receipt whereof is hereby acknowledged, ha . granted, bargained, sold, assigned, transferred and set over, and by these presents do . . grant, bargain, sell, assign, transfer, and set over unto the said party of the second part . . executors, administrators or assigns, a certain indenture of mortgage bearing date the . day of . . one thousand . . hundred . made by . . on lands in the . . of . . in the County of . . and State of New Jersey, to secure the payment of the sum of . . which mortgage is . in the office of the . of the County of . . and State of New Jersey, in Book . . of Mortgages, pages

Together with the bond or obligation therein described, and the money due and to grow due thereon, with the interest. To have and to hold, the same unto the said party of the second part . . or assigns forever . . subject only to the proviso in the said indenture of Mortgage mentioned: and . . do hereby make, constitute, and appoint the said party of the second part . . true and lawful attorney, irrevocable, in . . name, or otherwise, but at . . proper costs and charges, to have, use and take all lawful ways and means for the recovery of all the said money and interest; and in case of payment, to discharge the same as fully as . . might

or could do if these presents were not made- and do hereby covenant, promise and agree, to and with the said party of the second part, that there is now due and owing upon the said Bond and Mortgage the sum of

In witness whereof, ha hereunto set hand and seal. the . day of in the year or our Lord one thousand nine hundred and

Signed, sealed and delivered }

In the presence of
State of New Jersey, }

ss.:
County of }

On this day of in the year of our Lord one thousand nine hundred and before me the subscriber personally appeared who, I am satisfied . the assignor in the within Deed of Assignment named; and I having first made known to the contents thereof, did acknowledge that signed, sealed and delivered the same as voluntary act and deed, for the uses and purposes therein expressed.

LANDLORD'S AFFIDAVIT TO REMOVE TENANT IN DEFAULT

State of New Jersey, }

County of }

being duly sworn, says that is now in the occupancy and possession .. of a certain house and premises of situate in the of ... in said county and State and known and designated as in said under an agreement made by and between and the said on the day of . A. D., 19 ..., whereby let and rented said premises to said for the term of .. from the ... day of , A. D., 19 , at the rent of dollars, payable ... and the said ... thereupon entered into the possession of said premises as tenant thereof, by virtue of said agreement; and is now indebted to in the sum of ... dollars, for .. rent of the said premises, due on the day of A. D., 19 . ; that on the . . day of A. D., 19 deponent demanded the said rent from the said ... on the said premises requiring the payment of the said rent or the possession of the said premises

And deponent further says, that the said has not paid the said rent or delivered up the possession of the said premises, but that ... he . ha made default in the payment of the said rent, and holds over and continues in possession of said premises, without the permission of . and that satisfaction for said rent cannot be obtained by distress of any goods.

Sworn and subscribed to this . }
day of A. D., 19 }
before me at }

PETITION AND ORDER FOR DISCOVERY

Court vs Petition for Discovery.

To the Honorable of the Court of the of

The petition of the plaintiff in the above stated cause, respectfully shows that on the day of A. D., 19 your petitioner recovered judgment in said cause, against the defendant therein, for the sum of dollars and cents and costs of suit; that there remains due the whole amount of said judgment and costs beside interest, no part thereof having been paid; and that believe that the defendant ha property and money, and things in action due to and held in trust for where the trust has been created by, or the fund held in trust has proceeded from over and above such property as is reserved by law.

Your petitioner therefore pray your Honor to make an order requiring the said defendant, to appear and make discovery, on oath, concerning property and things in action, before your Honor, or a Supreme Court Commissioner, or a Master in Chancery of this State, to be designated in said order, at a time and place to be therein specified.

And your petitioner will ever pray

Dated, A. D., 19

Attorney for petitioner.

State of New Jersey, }
 } ss.:
 Connly of

the above named petitioner ... being duly sworn, on oath, according to law, saith that:

1. The matters and things in the foregoing petition set forth are true to the best of ... knowledge, information and belief.

2. There is due on the Judgment mentioned the whole amount of dollars and ... cents and costs of suit together with interest from the date of recovery of said Judgment.

3. ... believe that the defendant ha property and money and things in action due to .. and held in trust for where the trust has been created by or the fund held in trust has proceeded from over and above such property as is reserved by law.

Sworn and subscribed, this ... }
 day of A. D., 19 .. }
 before me . . . }

Court vs .. Order

Upon the duly verified petition of the plaintiff .. in this cause, it is on this .. day of .. 19 ..., ordered that the defendant .. appear and make discovery on oath, concerning ... property and things in action, before ..., Esq, a .. at his office, No. .. Street, in the ... of ... on the ... day of ... at the hour of ... in the .. noon.

Given under my hand this .. day of .., A. D., 19 ..

- (5) Did decedent, individually or jointly with another at the time of death, possess the right to exercise any power of appointment vested in him or her under the will, deed or other instrument of another? (Answer Yes or No)
If the answer to this question is "Yes" annex a copy of the instrument creating the power.
- (7) Did decedent, deputy or joint testator, within 6 months of death, withdraw property or evidence of property from any safe deposit box, registered either in decedent's individual name, jointly with another, or to which decedent had access by an agent or as agent for another and make distribution of such property without having received an adequate, valuable consideration therefor? (Answer Yes or "No")
If the answer to this question is "Yes" attach statement setting forth the name of the bank in which the safe deposit box was located, in whose name registered and a list of the property removed and its value, date of removal and to whom distributed.
- (8) If the answer to any of the questions from 1 to 6 is "Yes" then attach statement setting forth nature and value of property transferred, date of transfer to whom transferred, all of the facts surrounding said transfer and in case the transfer was in trust, attach a copy of the deed agreement or other instrument creating the trust. Carry total of transfers reported on said statement to the As Reported column in "Summary on backer-page."

SCHEDULE "D"—DEDECTIONS

(If notes, brokerage accounts or other claims are secured by collateral describe the collateral pledged with its value as of the date of death of the decedent and state whether or not said collateral is included among the assets disclosed in Schedule "B." If collateral is not pledged, state after each loan "no collateral pledged.")

That the debts chargeable against the estate of the decedent are as follows:

[illegible]

thereof. In the case of building and loan mortgages it sets forth the face value of the mortgage and states separately the number of shares of building and loan stock pledged to secure the same, the name of the association and the withdrawal value of said shares. As to property encumbered by a building and loan mortgage, the face amount of the mortgage has been deducted from the estimated market value of the property in ascertaining the value of decedent's equity therein, and the building and loan shares have been listed on Schedule "B" at their withdrawal value. It also sets forth in the columns provided therefor the assessed valuation of each of said parcels, the estimated market value thereof as of date of death of decedent, and the value of decedent's equity in said property. In the case of intestacy it also sets forth the date of acquisition of each parcel of real property.

That Schedule B attached hereto and made part hereof sets forth fully and in detail all personal property whatsoever situated owned by the decedent or in which said decedent had any right, title or interest at the time of death, all moneys left by the decedent at the time of death, whether in decedent's immediate possession, standing to decedent's credit, or in which decedent had any right, title or interest in banks of deposit, savings banks, trust companies, or other institutions, whether individually or in trust for or jointly with any other person, giving also separately the accrued interest thereon, if any, down to the last interest day prior to decedent's death in the case of savings banks, and down to the date of decedent's death in all other cases; all liberty bonds, postal savings, treasury certificates or notes and other evidences of indebtedness of the United States to the decedent; all obligations, whether by statute or agreement they are designated as tax free, of the United States, or any state, or political subdivision thereof, or of any foreign country which are owned or in which the decedent held an interest at the time of death, all wearing apparel, jewelry, alvarens, pictures, books, works of art, household furniture, horses, carriages, automobiles, boats, and any and all other personal chattels of whatever kind or nature, left by decedent, together with the fairly estimated market value thereof, with a notation as to the actual location of any of said tangible personal property as may not, as of the date of death, have been physically located in this state, all bonds and mortgages held by decedent and of all claims due and owing decedent at the time of death, and all promissory notes or other instruments in writing for the payment of money of which decedent died possessed, of whatever nature, with interest thereon, if any, giving the face value and estimated fair market value thereof, and if such estimated fair market value be less than the face value, it sets forth briefly the reasons for such depreciation as to each item; all moneys payable to the estate from life insurance policies carried by decedent, and all the corporate stocks and dividends declared thereon and unpaid as of the date of death, bonds and accrued interest thereon to the date of decedent's death and other investment securities owned by the decedent at the time of death, with the market value thereof at such time, and in the case of rare and unlisted corporate securities, which have no well established market value, the values at which such securities are reported in the schedule are supported by a letter from an officer of such company or from reliable brokers specializing in such securities, establishing the fair market value thereof as of date of death of decedent. In the case of securities of close or family corporations, the values reported are substantiated by annual financial statements of the corporations, showing the assets and liabilities thereof over a period of at least three years immediately preceding the date of death, detailed profit and loss statements over the same period, a statement of the total outstanding stock, the number and kind of shares thereof and par value, and a statement showing the rate of dividends actually paid on all series of stock over the period covered by the financial and profit and loss statements, as well as all other facts which may be pertinent to the value of the stock, including the nature of the business, its principal place of business, the number of its stockholders, the number of shares held by each and the salaries of its principal officers. The schedule also sets forth the interest of decedent at the time of death in any co-partnership or business, and in support of the value of such interest, there is attached to said schedule, annual financial statements showing the assets and liabilities of said co-partnership or business over a period of at least three years immediately preceding the date of death, detailed profit and loss statements over the same period, a copy of the co-partnership agreement, if written or a statement setting forth the nature of the agreement if oral, together with a statement setting forth the character of the business, its location, salaries paid partners for said period, and such other facts pertaining to the business as may be pertinent to a fair and just appraisal of the decedent's interest therein including the good will, if any, thereof. It also sets forth in itemized form, together with the fair market value thereof, any other property owned or left by the decedent at the time of death.

That Schedule C attached hereto and made part hereof sets forth a true answer to each inquiry contained therein and in the case of transfers of property, real or personal, within two years of decedent's death, in contemplation of decedent's death, or intended to take effect in possession or enjoyment at or after death, there is attached thereto a statement setting forth the nature and values of such property, to whom transferred, the relationship of the transferee to the decedent, the proportionate share received by each transferee and all other facts of a pertinent nature regarding said transfers. In the case of transfers intended to take effect in possession or enjoyment at or after decedent's death there is also attached to the schedule a copy of the deed, trust agreement or other instrument creating the trust. There is also attached to said schedule a list of all property, real and personal, with its value, which passed at decedent's death by virtue of the exercise by decedent, either individually, or jointly with another of any power of appointment vested in decedent, either individually or jointly, by the will, deed, or other instrument of another, with a copy of the instrument creating such power attached to the schedule. There is also attached to said schedule a list of all property, together with its value, removed by the decedent within six months of death from any safe deposit box registered either in decedent's individual name, jointly with another, or to which decedent had access by an agent or as agent of another and distributed by decedent without having received an adequate valuable consideration therefor, and states the names and relationship to the decedent of the persons to whom said property was transferred.

That Schedule D attached hereto and made part hereof sets forth all valid debts due and owing by decedent at the time of death and allowed as just and fair by decedent; all taxes (apportioned to date of death) and assessments on real property due and unpaid at date of death and funeral expenses, administration expenses, counsel fees and commissions paid or estimated. It does not include any claims entering into the computation of the value of decedent's interest in any co-partnership or business, any claim or debt fully satisfied or paid prior to death, or any claim or debt which will not be paid out of assets of the estate coming into the hands of decedent.

That Schedule E attached hereto and made part hereof sets forth the names and addresses of all persons beneficially interested in this estate at the time of decedent's death, the nature of their respective interests, their relationship, if any, to the decedent, together with the age at the time of decedent's death of all minors, appointees and beneficiaries.

for life under decedent's Will. It also contains a statement showing which of the beneficiaries named in the decedent's will, if any, died prior to decedent, the dates of their deaths, their issue, and the relationship of such issue to the beneficiary.

That deponent has made due and diligent search for property of every kind, nature and description left by the decedent, and has been able to discover only that set forth in the schedules attached hereto and made part hereof, and that no information of any other property of the decedent has come to deponent's knowledge and that deponent verily believes that decedent left no property except as herein set forth. That all sums claimed as due during in the schedule hereto attached and made part hereof are lawful, just and fair and will be paid by deponent out of assets of the estate coming into his hands. Deponent further says that wherever in any of the schedules the word "none" has been inserted that such insertion is to be taken as equivalent to an affirmative allegation by deponent that the decedent left no property of any kind to which said schedule relates.

That the totals of the appropriate columns in Schedules "A," "B," "C," and "D," as directed therein, have been carried forward and properly registered in the "As Reported" column in the "Summary" appearing on backer-page.

Subscribed and sworn to before me this

day of

19

(Executor-Administrator)

.....

.....

.....

.....

(Street Number)

(City or Town and State)

Note: Before signing affidavit make sure all blank spaces in the affidavit and schedules annexed hereto are filled in with details or the word "None," and in case the assets include rare and valued securities, securities of close or family corporations or an interest in any co-partnership or business, that the data and statements required under the paragraph above relating to Schedule "D" are attached. Also make certain that the "As Reported" column in the "Summary" on the backer-page has been properly completed as above-directed.

REPORT OF DISTRICT SUPERVISOR AND APPRAISER

I, _____, a duly appointed District Supervisor and Appraiser of Transfer Inheritance Taxes, do respectfully report that I have appraised the real property and tangible personal property physically situated within my jurisdiction at the values set forth opposite each item in the last column to the right in Schedules "A," "B" and "C."

Dated

District Supervisor and Appraiser

REPORT OF EXAMINER AND APPRAISER

I, _____, a duly appointed Examiner and Appraiser of Transfer Inheritance Taxes, do respectfully report that I have appraised the intangible personal property included in the taxable estate at the values reported by deponent, except as to those items where a great or less valuation is set forth in the last column to the right in Schedules "B" and "C," which greater or less valuation constitutes my appraisal, and that I have allowed deductions in the amounts claimed by deponent, except as to those items where a greater or less amount is set forth in the last column to the right in Schedule "D," which greater or less amount represents the sum allowed as a deduction.

Dated

Examiner and Appraiser

SUMMARY

(As Reported)

(As Determined)

(As Determined)

Real Property (Sch. "A")	\$	\$	\$
Personal Property (Sch. "B")	\$	\$	\$
Transfers (Sch. "C")	\$	\$	\$
Total Taxable Estate	\$	\$	\$
Debts, Expenses, etc. (Sch. "D")	\$	\$	\$
Net Taxable Estate	\$	\$	\$

(Executor-Administrator must complete "As Reported" column.)

BALANCE SHEET

BLANK CORPORATION

BALANCE SHEET

<i>Assets</i>		
Cash		\$
Investments at Cost		
Advances to Affiliated Companies		
Real Estate at Cost		
Accrued Income Receivable		
Deferred and Other Assets		
		<u>\$</u>
		<u><u>\$</u></u>
<i>Liabilities</i>		
Capital Stock—Preferred	\$	
Less Treasury Stock		\$
Capital Stock—Common		
Less Treasury Stock		
Installment Subscriptions		
Accounts Payable and Other Current Liabilities		
Real Estate Mortgages		
Reserve for Taxes		
Surplus	
		<u>\$</u>
		<u><u>\$</u></u>
<i>Surplus Adjustments</i>		
Balance (Date)		\$
ADDITIONS DURING (Year)		
Net Income	\$	
Difference between cost and face value of bonds purchased		
Rebate of Documentary Stamp Tax		
		<u>\$</u>
		<u><u>\$</u></u>
<i>CHARGES DURING (Year)</i>		
Miscellaneous		\$
Balance (Date)		<u>\$</u>
		<u><u>\$</u></u>

We have examined the accounts of the BLANK CORPORATION for the year ended , and we certify that the condensed balance sheet and income statement correctly set forth, in our opinion, the financial position of that Company as of .

HOWE & BRADLEY.
William E. Howe
Certified Public Accountants

STOCKHOLDER'S PROXY

Know All Men by These Presents, That the undersigned, a stockholder of the Corporation, hereby constitutes and appoints and as substitute or substitutes, to attend the

Annual Meeting of Stockholders of Blank Corporation
on February 23, 19

and at any and all adjournments thereof and to vote the shares standing in the name of the undersigned upon all matters properly submitted to said meeting and elections then and there held with the same effect as the undersigned might do if present in person, hereby revoking any proxy heretofore given.

Witness hand and seal this . day of 19

Witness

Stockholder

A DECIMAL AS PER CENT

Write the decimal as hundredths, and the number expressing the number of hundredths is the per cent.

EXAMPLES.

$$4 = 40 = \frac{40}{100} = 40\%$$

$$8 = 80 = \frac{80}{100} = 80\%$$

$$25 = \frac{25}{100} = 25\%$$

$$33\frac{1}{4} = \frac{33\frac{1}{4}}{100} = 33\frac{1}{4}\%$$

$$50 = \frac{50}{100} = 50\%$$

$$87\frac{1}{2} = \frac{87\frac{1}{2}}{100} = 87\frac{1}{2}\%$$

If the decimal has more than two decimal places, the figures after the second one are written as a fraction of a per cent, as:

$$255 = \frac{25\frac{1}{2}}{100} = 25\frac{1}{2}\%$$

$$163 = \frac{16\frac{3}{10}}{100} = 16\frac{3}{10}\%$$

To change a common fraction to per cent:

1. Change the fraction to a decimal.
2. Express the decimal as hundredths.
3. The result is the per cent desired.

EXAMPLES

$$\begin{array}{rcl} \frac{1}{2} & = & 50 = 50\% \\ \frac{3}{4} & = & 75 = 75\% \\ \frac{5}{6} & = & 66\frac{2}{3} = 66\frac{2}{3}\% \\ \frac{9}{10} & = & 90 = 90\% \\ \frac{8}{9} & = & 88\frac{8}{9} = 88\frac{8}{9}\% \\ \frac{7}{8} & = & 87\frac{1}{2} = 87\frac{1}{2}\% \\ 2\frac{3}{4} & = & 96\frac{3}{4} = 96\frac{3}{4}\% \end{array}$$

Or they may be written this way:

$$\frac{75}{100} = \frac{75}{100} \text{ of } \frac{100}{100} = \frac{75}{100} = 75\%$$

$$\frac{66\frac{2}{3}}{100} = \frac{66\frac{2}{3}}{100} \text{ of } \frac{100}{100} = \frac{66\frac{2}{3}}{100} = 66\frac{2}{3}\%$$

$$\frac{50}{100} = \frac{50}{100} \text{ of } \frac{100}{100} = \frac{50}{100} = 50\%$$

TERMS USED IN PERCENTAGE

In percentage, there are five terms or quantities considered; namely, the base, rate per cent, percentage, amount and proceeds, or difference; any two being given, a third one may be found.

The base and rate given, to find the percentage:

RULE.—Multiply the base by the rate per cent expressed decimally.

EXAMPLE: How many dollars is 6% of \$50?

\$50, the base, or number on which percentage is computed.

06, the rate, or term denoting number of hundredths taken.

\$3 00, the percentage, or the product of the base and rate per cent.

\$53 00, the amount, or the base increased by the percentage.

\$47 00, the proceeds, or difference, the base less the percentage.

Ans. \$3 00.

When the rate per cent is an aliquot part of 100, the percentage is readily found by taking such a part of the base as the rate per cent is part of 100. Thus, at 10%, take $\frac{1}{10}$ of base; at $12\frac{1}{2}\%$, $\frac{1}{8}$; at $16\frac{2}{3}\%$, $\frac{1}{6}$, etc.

The base and percentage given, to find the rate:

RULE.—Divide the percentage by 1% of the base.

EXAMPLE: Bought a watch for \$15 and sold it for \$18; what per cent did I make?

$$\begin{array}{r} .15 \overline{) 3.00} \\ \underline{.30} \\ 00 \end{array}$$

Ans. 20%

Proof: 20% or $\frac{1}{5}$ of \$15 = \$3.

Here \$15 00 is the base, and $(\$18 - \$15) = \$3$ 00, the gain or percentage. Now, as 1% of 15 00 is .15, it is evident that 3.00 is as many per cent of 15 00, as the number of times .15 is contained in 3 00, which is 20.

The percentage and rate given, to find the base:

RULE.—Divide the percentage by the rate per cent expressed decimally.

EXAMPLE. Received \$6.40, percentage or interest, for money loaned at 4%, what was the base or principal?

$$.04 \overline{) 6.40}$$

Ans. \$160

Proof: 4% of \$160 ($160 \times .04$) = \$6 40.

If \$1 produces .04 (4 cents) in a certain time, \$6.40 must be the percentage of as many dollars as .04 is contained times in \$6.40, which is 160.

The amount and rate given, to find the base:

RULE—*Divide the given amount by 1.00 plus the rate per cent.*

EXAMPLE Bought a horse at a certain price, and sold him for \$84, making 12% on cost; what did he cost?

1 12)84 00

Ans. \$75

Proof 12% of \$75 ($75 \times .12$) = \$9, \$75 + \$9 = \$84.

If I made 12% on cost, every dollar invested gained 12 cents; hence, the horse cost as many dollars as 1.12 is contained times in 84 00, which is 75.

The proceeds and the rate given, to find the base:

RULE—*Divide the given proceeds by 1.00 minus the rate per cent.*

EXAMPLE Sold a wagon for \$51, which is 40% less than it cost; what did it cost?

.60)51 00

Ans. \$85

Proof 40% of \$85 ($85 \times .40$) = \$34, \$85 - \$34 = \$51.

If I lost 40%, or 40 cents on the dollar, I received only 60 cents for every dollar the wagon cost; hence, it cost as many dollars as .60 is contained times in 51.00, which is 85.

NOTE—The principles of percentage, in one form or another, enter into nearly all commercial calculations, besides many others. It is, therefore, of the utmost importance to businessmen, clerks, accounts, bookkeepers, and others to become expert in percentage, and to adopt the easiest, simplest and shortest methods in computing interest, partial payments, trade discount, profit and loss, commission, insurance, stocks, bonds, taxes, exchange, etc.

PROFIT AND LOSS

When a thing is sold for more than it cost the seller, it is said to be sold at a *profit*. If it is sold for less than the cost, it is sold at a *loss*. Hence,

Profit = Selling Price - Cost Price.

Loss = Cost Price - Selling Price.

A profit or loss is generally reckoned as a percentage.

It is always understood that the percentage is reckoned on the cost price.

EXAMPLE I buy wheat at 60 cents and sell it for 75 cents. What per cent do I gain?

SOLUTION I gain the difference between 75 cents and 60 cents, or 15 cents. 15 cents is 25% of the cost. Hence, I gain 25%.

WORK:

75 cents - 60 cents = 15 cents.

15 cents ÷ 60 cents = .25, or 25%.

EXAMPLE I bought flour at \$3 60 per barrel. For what must I sell it to gain 20%?

SOLUTION I must sell it for 100% of the cost plus 20% of the cost, or 120% of the cost.

120% of \$3 60 = \$4.20.

∴ I must sell it at \$4 20.

EXAMPLE: I sold my radio for 80% of its cost and received \$90 for it. What was the cost?

SOLUTION:

1% of the cost is $\frac{1}{80}$ of \$90, or \$1.125.

100% of the cost = $100 \times \$1.125$, or \$112.50.

COMMISSION

Commission is a percentage paid for buying or selling real estate, goods, etc. A *consignment* is a quantity of goods sent to an agent, broker, or commission merchant, for sale. The consignor is the one who sends the goods, the consignee the one to whom they are sent.

PRINCIPLES:

1. *The commission is some number or per cent of the price of what is bought or sold.*

2. *The proceeds equal the selling price minus the commission.*

3. *The amount equals the selling price plus the commission.*

Commission presents two classes of problems. One of these classes may be called *buying problems*. The other may be called *selling problems*.

BUYING PROBLEM: I sent my agent \$1977.60 to buy wild farm lands in northern Wisconsin, at \$3 per acre. He was to receive 3% for his work. How many acres did he buy?

WORK AND EXPLANATION:

3% of \$3 = \$0.09.

Cost to me of 1 acre is \$3 + \$0.09 = \$3.09

For \$1977.60 he buys as many acres as \$3.09 is contained times in \$1977.60, or 640. Hence, he buys 640 acres.

SELLING PROBLEM: My agent sells 360 pounds of butter for me at 20 cents. He pays \$4.20 freight charges and \$9.60 for storage. His commission is 5%. What does he send me?

WORK AND EXPLANATION:

360 pounds at 20 cents = \$72.00

Freight is \$4.20

Storage is 9.60

Commission is 5% of \$72, or 3.60

Total charges = 17.40

He sends me the difference, or \$54.60

TRADE DISCOUNT

Trade discount is an allowance made by manufacturers and jobbers from their list or marking prices. When the market varies, they change the discount accordingly, or make several discounts instead of changing the list.

Trade discount is a certain per cent off from the list or marking price; while profit and loss is computed on the cost or purchase price.

The amount of the discount allowed depends sometimes upon the amount of order, and sometimes upon the terms of settlement. Very often two or more discounts are deducted in succession. Thus, 10% and 5% off; or, as it is generally expressed in business, 10 and 5 off, means a discount of 10%, and then 5% from what is left; 20, 10, and 5 off, means three successive discounts. A retailer's profit is smaller when he is allowed 10 and 5 off, than if he were allowed 15 off. The result is not affected by the order in which the discounts are taken.

EXAMPLE 1 receive a bill of goods amounting to \$100, 20% off. What is the net cost?

FIRST WAY.

$$\begin{aligned} 20\% \text{ of } \$100 &= \$20 \\ \$100 - \$20 &= \$80 \end{aligned}$$

SECOND WAY.

$$\begin{aligned} 100\% - 20\% &= 80\% \\ 80\% \text{ of } \$100 &= \$80 \end{aligned}$$

EXAMPLE. A merchant receives two bills of \$200 each. On one there is a discount of 25%, on the other, 15% and 10%. What must he pay on each, net?

FIRST BILL.

$$\begin{aligned} 100\% - 25\% &= 75\% \\ \text{or } \frac{3}{4} \\ \frac{3}{4} \text{ of } \$200 &= \$150 \end{aligned}$$

SECOND BILL.

$$\begin{aligned} 100\% - 15\% &= 85\% \\ 100\% - 10\% &= 90\% \\ 90\% \text{ of } 85\% &= 76.5\% \\ 76.5 \times \$200 &= \$153. \end{aligned}$$

BANK DISCOUNT

The sum charged by a bank for cashing a note or time draft is called *bank discount*. This discount is the simple interest, paid in advance, for the number of days the note has to run. Wholesale business houses usually sell goods on credit and take notes from the retailers in payment. These notes are not often for a longer period than three months. Some are placed in the banks for collection, others are *discounted*. When a note is discounted at a bank, the payee *endorses* it, making it payable to the bank. Both maker and payee are then responsible to the bank for its payment. If the note is drawing interest, the discount is reckoned on and deducted from the amount due at maturity. Most notes discounted at banks do not draw interest. The *time* in bank discount is always the number of days from the date of discounting to the date of maturity.

EXAMPLE A note of \$250, dated July 7, payable in 60 days, is discounted July 7 at 6%. find the proceeds

EXPLANATION This note is due in 63 days, or September 8. The accurate interest of \$250 for 63 days at 6% is \$2.59. The proceeds, then, will be \$250 - \$2.59, or \$247.41.

The *present worth* of a note or debt is a sum, which, if put at interest, will amount to that debt in the given time.

The *true discount* is the difference between the debt at maturity and its present worth.

REMEMBER:

1. To allow three days of grace, if the debt discounted is a note.
2. To add the interest due at maturity to the principal, before discounting, if the note bears interest.

EXAMPLES Case I.—Note not bearing interest.

What is the present worth and true discount on a note of \$200, if paid 6 months before due, the discount being 6%.

SOLUTION: Amount of \$1 for 6 months at 6% = \$1.03. If \$1.03 = amount of \$1, \$200 is the amount of as many dollars as $\frac{200}{1.03}$, or \$194.17 +.
\$194.17 is the present worth. $\$200 - \$194.17 = \$5.83$ true discount.

The following rule can be deduced from the forgoing solution:

RULE: 1. To find the *present worth*, divide the debt by the amount of \$1 for the given time.

2. To find the *true discount*, subtract the present worth from the debt.

Case II.—Note bearing interest.

What is the present worth of a note of \$300, bearing 6% interest, due in 2 years 4 months, if money is worth 10%.

SOLUTION: Interest on \$300 for 2 years 4 months at 6% = \$42.

$\$300 + \$42 = \$342$. Amount due at maturity.

Amount of \$1 for 2 years 4 months at 10% = \$1.23 $\frac{1}{4}$.

If \$1.23 $\frac{1}{4}$ = amount of \$1, then \$342 is the amount

$\frac{342}{1.23\frac{1}{4}}$, or \$277.29.

\$277.29 = present worth.

INTEREST

If a person borrows money, he usually pays something for the loan.

The sum of money he borrows is called the *principal*; the money he pays for the use of the principal is called *interest*. Interest is generally reckoned at so much for the use of each \$100 for one year. This amount is called the *rate per cent per annum*.

Thus, if we say that \$200 is borrowed for three years at 4 per cent per annum, we mean that the borrower, at the end of each year, pays the lender \$4 for each \$100 borrowed—i. e., \$8 interest for each year.

In the above example, the interest is supposed to be paid to the lender at the end of each year. Interest thus reckoned is called *simple interest*.

The sum obtained by adding the interest for any given time to the principal is called the *amount* in that time.

COMMON INTEREST METHODS

If we were to find the interest on a sum of money for 3 years 4 months 5 days, we would find the interest for 1 year, then for 1 month ($\frac{1}{12}$ of a year), then for 1 day ($\frac{1}{360}$ of a year). Having the interest for 1 year 1 month 1 day, it is a simple matter of multiplication to get it for 3 years 4 months 5 days.

EXAMPLE

What is the interest on \$520 for 1 year 3 months at 6%?

WORK

1 year 3 months = $1\frac{1}{4}$ year

\$520 principal

06

4) \$31 20 interest 1 year

\$7 80 interest $\frac{1}{4}$ year

\$39 00 interest $1\frac{1}{4}$ year

THE 60-DAY INTEREST METHOD

In what is called the *60-day method*, 360 days are considered one year, and 30 days one month. Upon this basis, the interest for 60 days, or two months, at any rate, will be $\frac{1}{6}$ of the interest for one year; and when the rate is 6%, the interest for 60 days is one per cent or $\frac{1}{100}$ of the principal. Thus, the interest of \$247 for 60 days at 6% is \$2.47.

EXAMPLE Find the interest of \$1728 for 80 days at 6%.

WORK

\$17 28 = interest for 60 days

5 76 = interest for 20 days.

\$23 04 = interest for 80 days.

EXPLANATION

The interest of \$1728 for 60 days at 6% is 1% of \$1728, or \$17 28, and the interest for 20 days ($\frac{1}{3}$ of 60) is $\frac{1}{3}$ of \$17 28, or \$5 76. Hence for 80 days it will be \$17 28 plus \$5 76, or \$23 04.

METHODS OF RECKONING TIME

The Common Method.—When the time is long, generally 30 days are considered a month.

The Exact Method.—When the time is short, the exact number of days is generally counted but we sometimes find the exact number of days also when the time is long.

The Bankers' Method.—Bankers get the exact number of days between two dates, but each day is reckoned as $\frac{1}{360}$ of a year.

PROBLEM, when the time is long.

Find the time between April 12, 1937, and September 22, 1941.

BEST METHOD

From April 12, 1937, to April 12, 1941, is $\frac{1}{2}$ years.
 From April 12, 1941, to Sept. 12, 1941, is 5 months.
 From Sept. 12, 1941, to Sept. 22, 1941, is 10 days.
 Time between dates = 4 years 6 months 10 days.

ANOTHER METHOD

1941	9	22
1937	4	12
<hr/>		
4	5	10

PROBLEM, when the time is short.

Find the difference in time between April 12 and July 15, 1941.

WORK:

Number of days left in April = 18
 in May = 31
 in June = 30
 in July = 15

Total number of days = 94

NOTE.--If the rate and principal are given, it is a simple matter to find the interest, now that we have the time.

COMPOUND INTEREST

Interest computed, at regular intervals, on the sum of the principal and any unpaid interest is called *compound interest*. In other words, as soon as interest becomes due and is unpaid, it begins to draw interest at the same rate as the principal. Compound interest is generally paid on the deposits in savings banks and is used in calculating amortization and sinking funds.

Interest may be compounded quarterly, semiannually, annually, or at the end of any other period agreed upon. In some States, the collection of compound interest is not permitted.

EXAMPLE: Find the amount and the compound interest of \$1200 at 6% for two years, interest compounded semiannually.

SOLUTION:

\$1200 00	First principal
36.	Interest for 6 months
<hr/>	
1236	Principal at beginning of second 6 months
37 08	Interest for second 6 months
<hr/>	
1273 08	Principal at beginning of third period
38 19	Interest for third period
<hr/>	
1311 27	Principal at beginning of fourth period
39 34	Interest for fourth period
<hr/>	
\$1350 61	Amount at end of two years
<hr/>	
\$1350 61	Amount at end of two years
1200 00	Principal
<hr/>	
\$ 150 61	Compound interest.

TABLE OF SIMPLE INTEREST

	Time	4%	5%	6%	7%	8%
\$100 00	1 day	011	013	017	019	022
\$100 00	2 days	022	028	033	039	044
\$100 00	3 days	033	042	050	058	067
\$100 00	4 days	044	056	067	078	089
\$100 00	5 days	056	069	083	097	111
\$100 00	6 days	067	083	100	117	133
\$100 00	7 days	078	097	117	136	156
\$100 00	8 days	089	111	133	156	178
\$100 00	9 days	100	125	150	175	200
\$100 00	10 days	111	139	167	194	222
\$100 00	11 days	122	153	183	214	244
\$100 00	12 days	133	167	200	233	267
\$100 00	13 days	144	181	217	253	289
\$100 00	14 days	156	194	233	272	311
\$100 00	15 days	167	208	250	292	333
\$100 00	16 days	178	222	267	311	356
\$100 00	17 days	189	236	283	331	378
\$100 00	18 days	200	250	300	350	400
\$100 00	19 days	211	264	317	369	422
\$100 00	20 days	222	278	333	389	444
\$100 00	21 days	233	292	350	408	467
\$100 00	22 days	244	306	367	428	489
\$100 00	23 days	256	319	383	447	511
\$100 00	24 days	267	333	400	467	533
\$100 00	25 days	278	347	417	486	556
\$100 00	26 days	289	361	433	506	578
\$100 00	27 days	300	375	450	525	600
\$100 00	28 days	311	389	467	544	622
\$100 00	29 days	322	403	483	564	644
\$100 00	30 days	333	417	500	583	667
\$100 00	1 month	333	417	500	583	667
\$100 00	2 months	667	833	1 000	1 167	1 333
\$100 00	3 months	1 000	1 250	1 500	1 750	2 000
\$100 00	4 months	1 333	1 667	2 000	2 333	2 667
\$100 00	5 months	1 667	2 083	2 500	2 917	3 333
\$100 00	6 months	2 000	2 500	3 000	3 500	4 000
\$100 00	7 months	2 333	2 917	3 500	4 083	4 667
\$100 00	8 months	2 667	3 333	4 000	4 667	5 333
\$100 00	9 months	3 000	3 750	4 500	5 250	6 000
\$100 00	10 months	3 333	4 167	5 000	5 833	6 667
\$100 00	11 months	3 667	4 583	5 500	6 417	7 333
\$100 00	12 months	4 000	5 000	6 000	7 000	8 000

TABLE OF COMPOUND INTEREST

(Amount of \$1 principal, interest compounded annually)

Years	1%	2%	3%	3½%	4%	5%
1	1 0150	1 0200	1 0250	1 0300	1 0350	1 0400
2	1 0302	1 0404	1 0506	1 0609	1 0712	1 0815
3	1 0457	1 0612	1 0769	1 0927	1 1087	1 1248
4	1 0611	1 0824	1 1038	1 1253	1 1473	1 1699
5	1 0773	1 1041	1 1314	1 1593	1 1877	1 2163
6	1 0931	1 1262	1 1597	1 1911	1 2293	1 2653
7	1 1098	1 1457	1 1857	1 2299	1 2723	1 3159
8	1 1263	1 1717	1 2184	1 2668	1 3178	1 3688
9	1 1434	1 1931	1 2459	1 3018	1 3629	1 4233
10	1 1603	1 2190	1 2801	1 3439	1 4106	1 4802
11	1 1779	1 2434	1 3121	1 3842	1 4600	1 5393
12	1 1958	1 2682	1 3419	1 4258	1 5111	1 6010
13	1 2136	1 2936	1 3753	1 4683	1 5639	1 6651
14	1 2318	1 3193	1 4130	1 5128	1 6187	1 7319
15	1 2502	1 3459	1 4483	1 5580	1 6754	1 8009
16	1 2690	1 3727	1 4843	1 6047	1 7310	1 8729
17	1 2880	1 4002	1 5216	1 6529	1 7949	1 9479
18	1 3073	1 4283	1 5597	1 7021	1 8575	2 0258
19	1 3270	1 4568	1 5987	1 7535	1 9223	2 1069
20	1 3469	1 4860	1 6386	1 8061	1 9895	2 1911
21	1 3671	1 5156	1 6796	1 8603	2 0591	2 2788
22	1 3876	1 5461	1 7216	1 9161	2 1315	2 3700
23	1 4084	1 5770	1 7646	1 9736	2 2053	2 4647
24	1 4293	1 6076	1 8087	2 0328	2 2815	2 5633
25	1 4509	1 6403	1 8539	2 0933	2 3603	2 6658

INTEREST CALCULATIONS

RULE.—Multiply the principal by as many one hundredths as there are days, and then divide as follows:

Per cent 4 5 6 7 8 9 10 12
Divide by 90 72 60 52 45 40 36 30

Table Showing the Number of Days From Any Date in One Month to the Same Date in Any Other Month

From	To	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Jan.	365	31	59	90	120	151	181	212	243	273	304	334	
Feb.	334	365	28	59	89	120	150	181	212	242	273	303	
Mar.	306	337	365	31	61	92	122	153	184	214	245	275	
Apr.	275	306	334	365	30	61	91	122	153	183	214	244	
May.	245	276	304	335	365	31	61	92	123	153	184	214	
June.	214	245	274	304	334	365	30	61	92	122	153	183	
July.	184	215	243	273	304	335	365	31	62	92	123	153	
Aug.	153	184	212	243	273	304	334	365	31	61	92	122	
Sept.	122	153	181	212	242	273	303	334	365	31	61	91	
Oct.	92	123	151	182	212	243	273	304	335	365	31	61	
Nov.	61	92	120	151	181	212	242	273	304	334	365	30	
Dec.	31	62	90	121	151	182	212	243	274	304	335	365	

EXAMPLE: How many days from May 5 to October 5? Look for May at left hand and October at the top; in the angle is 153. In Leap-Year add 1 day if February is included.

PRINCIPLES OF EXCHANGE

To find the cost of a draft, the face and rate per cent of exchange being given:

RULE.—*Find the percentage of the given rate per cent of exchange and add it to, or subtract it from the amount of draft.*

EXAMPLE: What is the cost, in Chicago, of a sight draft on Denver for \$400, at exchange is $\frac{3}{4}\%$ premium; and how much if $\frac{1}{2}\%$ discount?

$$\begin{aligned} \$400 \times .00\frac{3}{4} &= \$3; \$400 + \$3 = \$403, \text{ at } \frac{3}{4}\% \text{ premium.} \\ \$400 \times .00\frac{1}{2} &= \$2; \$400 - \$2 = \$398, \text{ at } \frac{1}{2}\% \text{ discount.} \end{aligned}$$

To find the face of a draft, cost and rate per cent of exchange given:

RULE.—*Divide by the cost of a draft for \$1, at given rate per cent of exchange.*

EXAMPLE: Find face of draft that can be bought for \$1000 at 1% premium at 1% discount.

$$\begin{aligned} \$1000 + 1.01 &= \$ 990.10, \text{ at } 1\% \text{ premium.} \\ \$1000 + .99 &= \$1010.10, \text{ at } 1\% \text{ discount.} \end{aligned}$$

Time drafts, when negotiated before maturity, are subject to discount which is computed on the face of the draft, the same as interest.

EXAMPLE: What is the proceeds of a 60-day draft for \$800, at $\frac{3}{4}\%$ premium, and discounted at 7%?

$$\begin{aligned} \$800 \text{ 00, face} &+ \frac{3}{4}\% \text{ premium} \\ 9 \text{ 33, interest} &(7\%, 60 \text{ days}) \\ \hline \$795.67, &\text{ proceeds. Ans.} \end{aligned}$$

Foreign drafts are usually made payable in the money of the country on which they are drawn. However, since the foreign rate of exchange fluctuates from day to day, it is advisable to consult the daily newspapers, or a bank, for the prevailing rate.

To find the equivalent of foreign money in United States money and vice versa:

RULE.—*Multiply, or divide (as the case may require) the given sum, by the equivalent of a unit in United States money.*

EXAMPLE: What is the cost of a draft on London for £125, reckoning exchange at \$4.8665?

$$125 \times 4.8665 = 608.31. \text{ Ans. } \$608.31.$$

Wishing to remit \$182.50 to Northern Ireland, for what amount must I buy a draft on London?

$$182.50 \div 4.8665 = 37.5. \text{ Ans. } £37\frac{1}{2}.$$

STOCKS AND BONDS

APPLICATION OF PERCENTAGE TO STOCKS

1. To find the value of stocks, when above or below par:

RULE—*Multiply the price per share, by the number of shares.*

EXAMPLE Find cost of 65 shares of bank stock, at \$107 per share, or 7% premium. Also of 48 shares of railroad stock, at \$87½ per share, or 12½% discount.

$$(1) \quad 65 \times 107 = 6955 \text{ Ans } \$6955.$$

$$(2) \quad 48 \times 87\frac{1}{2} = 4200. \text{ Ans } \$4200$$

2 To find what rate per cent is realized by investing in stocks or bonds when above or below par.

RULE.—*Annex two ciphers to the fixed rate per cent, and divide by the cost per share. Or by proportion: As the cost per share is to the fixed rate, so is 100 to the required rate.*

EXAMPLE Mr Warren bought ten shares of Illinois Central Railroad stock at 96. What does he get when a dividend of 6% is declared? What per cent is that on his investment?

WORK AND EXPLANATION

$$(1) \quad 1 \text{ share at } 6\% \text{ yields } \$6$$

$$10 \text{ shares yield } 10 \times \$6 = \$60.$$

$$(2) \quad \text{Each share at } 96 \text{ costs } \$96$$

$$\text{Each share yields } \$6.$$

$$\text{Query? } \$6 \text{ is what per cent of } \$96?$$

$$\$6 \text{ is } \frac{6}{96} \text{ of } 100\%, \text{ or } 6\frac{1}{4}\%$$

$$\therefore \text{ the investment yields } 6\frac{1}{4}\%$$

3. To find which is the more profitable investment:

RULE—*Find the rate per cent that each investment yields, by rule, under item 2, then compare rates.*

EXAMPLE Which is the better investment; 6% mortgages at 10% premium, or 5% bonds at 10% discount?

$$(1) \quad 110 \overline{) 600} = 5\frac{5}{11}\%$$

$$(2) \quad 90 \overline{) 500} = 5\frac{5}{9}\% \quad \frac{5}{9} - \frac{5}{11} = \frac{1}{99}\%, \text{ practically } \frac{1}{10}\%.$$

$$\text{Ans The latter, by } \frac{1}{10} \text{ of } 1\%, \text{ nearly.}$$

TAXES AND TAXATION

USE OF THE MILL IN TAXES—When a tax is apportioned, it is usually found that if a few mills are paid on each dollar's worth of property in the district, the aggregate amount is equal to the whole sum of tax needed. Consequently, we often hear of tax levies of so many *mills* on the *dollar*, as, 2 mills on the dollar, 5 mills on the dollar, etc.

The denomination of our money system called the *mill* has practically its only use in the levy of taxes.

Assessors make use of a table like the one following. This table is based on a tax levy of 9 mills on the dollar.

The following tax rates are equivalent:

16 mills (on the dollar);

1.6%;

\$1.60 (on each hundred dollars).

EXPLANATION OF TABLE. The table shows the tax at nine mills on the dollar, for values of \$1 to \$30. The fourth column shows the tax for values of \$40 and multiples of ten, to \$600. The sixth column shows the tax for values of \$700 and multiples of one hundred, to \$10,000.

PROPERTY VALUE	TAX	PROPERTY VALUE	TAX	PROPERTY VALUE	TAX
\$ 1	\$0 009	\$ 40	\$0 36	\$ 700	\$ 6 30
2	0 018	50	0 45	800	7 20
3	0 027	60	0 54	900	8 10
4	0 036	70	0 63	1,000	9 00
5	0 045	80	0 72	2,000	18 00
6	0 054	90	0 81	3,000	27 00
7	0 063	100	0 90	4,000	36 00
8	0 072	200	1 80	5,000	45 00
9	0 081	300	2 70	6,000	54 00
10	0 09	400	3 60	7,000	63 00
20	0 18	500	4 50	8,000	72 00
30	0 27	600	5 40	9,000	81 00

THE AMOUNT OF TAX.—To find the amount of tax to be paid by any property owner:

RULE.—Multiply the assessed value of the property by the tax rate.

EXAMPLE: Taylor's property is assessed at \$3800. The rate is 24 mills.

SOLUTION: \$3800 assessed valuation
024 tax rate in mills

\$91 20 tax.

EXAMPLE: The town of Grant is to raise \$4725 in tax. The property in the town has an assessed valuation of \$395,140. What is the rate?

If on \$395,140 a tax of \$4725 is to be raised, on \$1 as much tax must be raised as \$395,140 is contained times in \$4725, which is .0119+, or about \$ 0119. This would be called \$0 012, or 12 mills on the dollar.

EXAMPLE: Finch's property is assessed at \$5470. The tax rate is \$1.95.

SOLUTION:

\$ 1 95 the rate per hundred dollars

54.70 the number of hundreds of dollars assessed value

\$106 67 the tax.

Tare is an allowance made for the weight of bags, barrels, or cases, in which merchandise is shipped.

Leakage is an allowance made for loss of liquids from casks, barrels, etc., in shipping.

Breakage is an allowance made for the loss of liquids from bottles in shipping.

EXAMPLE Find the duty on 4 dozen bottles of cologne, allowing 4% for leakage and 3% for tare. The invoice value is 90 cents a bottle and the duty is 25% ad valorem and 20 cents specific. Find the total cost per bottle.

WORK AND EXPLANATION

Leakage and tare are $4\% + 3\% = 7\%$.

4 dozen bottles = 48 bottles

The invoice value of 48 bottles is $48 \times 90 \text{ cents} = \43.20

Tare and leakage are 7% of \$43.20 = \$3.024

Value on which duty is paid \$40.176

Ad valorem duty is 25% of \$40.176 = \$10.044

Specific duty is $48 \times 20 \text{ cents} = 9.60$

Total duty \$19.644

The total cost is:

Invoice value \$43.20

Ad valorem duty 10.04

Specific duty 9.60

\$62.84

The total cost per bottle is $\frac{1}{48}$ of \$62.84, or \$1.31.

SQUARE ROOT AND CUBE ROOT

POWERS AND ROOTS.—When a product consists of the same factor repeated any number of times, it is called a *power* of that factor.

7×7 is the second power, or the *square* of 7.

$7 \times 7 \times 7$ is the third power, or the *cube* of 7.

A power of a number is generally expressed by writing the number only once, and placing after it, above the line, a small figure to show how many factors are to be taken. The small figure is called an *index*.

Thus, $7^2 = 49$; $7^3 = 343$; $7^4 = 2401$.

A number is called the *square root* of its square.

Since $7^2 = 49$, the square root of 49 is 7.

The square root of 49 is written $\sqrt{49}$.

Again, a number is called the *cube root* of its cube. $7^3 = 343$.

Therefore, the cube root of 343 is 7.

The cube root of 343 is written $\sqrt[3]{343}$.

A *perfect square* is a number whose square root is a whole number.

A *perfect cube* is a number whose cube root is a whole number.

SQUARE ROOT.—If a number can be put into prime factors, its square root can be written down by inspection.

EXAMPLE. Find the square root of 27225.

Since $27225 = 3^2 \times 5^2 \times 11^2$.

$\therefore \sqrt{27225} = 3 \times 5 \times 11 = 165$ Ans.

RULE FOR DIGITS.—We know that $\sqrt{1} = 1$, and $\sqrt{100} = 10$. Therefore, the square root of any number which lies between 1 and 100 lies between 1 and 10; i.e., if a number contains one or two digits, its square root consists of one digit.

Similarly, since $\sqrt{100} = 10$ and $\sqrt{10000} = 100$, the square root of a number between 100 and 10000 lies between 10 and 100. That is, if a number contains three or four digits, its square root consists of two digits.

Proceeding in this way, we obtain a general result—viz., the square of a number has either twice as many digits as the number, or one less than twice as many.

Hence, to ascertain the number of digits in the square root of a perfect square, mark off the digits in pairs, beginning from the right. Each pair marked off gives a digit in the square root; and, if there is an odd digit remaining, that digit also gives a digit in the square root.

EXAMPLES: There are three digits in the square root of 546121, and four in the square root of 5774409.

For, marking off the digits from the right, we get in the first case 54 61 21, giving three digits in the square root, and in the second case 5 77 44 09, the odd digit giving the fourth in the square root.

The method of finding the square root of a given number depends on the form of the square of the sum of two numbers.

EXPLANATION: The square root of 144 is 12. Let us see how we found it.

$12 = 1$ ten + 2 units.

12^2 is the same as $(10 + 2)^2$.

Let us square $(10 + 2)$, that is, multiply $10 + 2$ by $10 + 2$.

$$\begin{array}{r} 10 + 2 \\ 10 + 2 \\ \hline \end{array}$$

$$\begin{array}{r} 10^2 + (10 \times 2) \\ + (10 \times 2) + 2^2 \\ \hline \end{array}$$

$$\begin{array}{r} 10^2 + 2(10 \times 2) + 2^2 \\ \text{Then, } 12^2 = 10^2 + 2(10 \times 2) + 2^2 \end{array}$$

RULE.—The square of any number made up of tens and units is equal to the square of the tens, plus twice the product of the tens by the units, plus the square of the units.

ANOTHER EXPLANATION: Find the square root of 45369

SOLUTION

$$\sqrt{45369} = 213$$

$$\begin{array}{r} 4 \overline{) 45369} \\ 41 \overline{) 41} \\ 423 \overline{) 1269} \\ 1269 \end{array}$$

(1) Point off the number into periods of two figures each, as before

(2) The square root of the first period is 2. $2 \times 2 = 4$. Write the 2 in the root and subtract the 4 from 4. Bring down the next period, 53

(3) $2 \times 2 = 4$ (Remember the 4 is to be used as a trial divisor, being $2 \times$ the tens)

4 is contained in 5 about 1 time.

Place 1 in the root, also on the right of the 4 in the divisor. Multiply 41 by 1. Subtract and bring down the next period

(4) $2 \times 21 = 42$. 42 is the trial divisor. $126 - 42 =$ about 3 times. Place the 3 in the root also at the right of the 42 in the divisor. Multiply out

Square root = 213

CUBE ROOT.—The *cube root* of a number is one of the three equal factors of that number.

Thus, 5 is the cube root of 125, because $5 \times 5 \times 5 = 125$.

The *radical sign* with a figure 3 over it ($\sqrt[3]{}$) means that the cube root of the number following it is to be taken.

The cube root of 125 is written $\sqrt[3]{125}$.

If we can find the prime factors of any perfect cube, we can write down its cube root by inspection.

EXAMPLE Find the cube root of 74088.

$$\begin{array}{r} 8 \overline{) 74088} \\ 9 \overline{) 9261} \\ 3 \overline{) 1029} \\ 7 \overline{) 343} \\ 7 \overline{) 49} \\ 7 \end{array}$$

$$\begin{aligned} \therefore 74088 &= 8 \times 9 \times 3 \times 7 \times 7 \times 7 \\ &= 2^3 \times 3^3 \times 7^3 \end{aligned}$$

$$\begin{aligned} \therefore \sqrt[3]{74088} &= 2 \times 3 \times 7 \\ &= 42 \text{ Ans.} \end{aligned}$$

RULE FOR DIGITS.—Since $1^3 = 1$ and $10^3 = 1000$, therefore the cube of a number which lies between 1 and 10 lies between 1 and 1000, i.e., the cube of a number of one digit contains either one, two or three digits.

Again, since $10^3 = 1000$ and $100^3 = 1,000,000$, the cube of a number of two digits contains either four, five, or six digits.

Proceeding in this way, we see that the cube of a number contains three times, or one less or two less than three times, as many digits as the number.

Hence, to find the number of digits in the cube root of a given

number, we mark off the digits in sets of three, beginning at the decimal point, and marking both to the right and to the left.

Thus, 289383 will be pointed off into two periods or groups of figures—289.383—and we readily see there will be only 2 figures in the root.

The simplest method of finding the cube root of numbers whose prime factors are not known is analogous to the method of finding square root, being based upon the form of the cube of the sum of two numbers.

EXPLANATION: The cube root of 1728 is 12. Let us see how we found it.

$$12 = 1 \text{ ten} + 2 \text{ units}$$

$$12^3 = (10 + 2)^3$$

$$(10 + 2)^3 \text{ means } 10 + 2 \times 10 + 2 \times 10 + 2$$

$$10 + 2$$

$$10 + 2$$

$$10 + 2$$

$$10^3 + (10 \times 2)$$

$$+ (10 \times 2) + 2^3$$

$$10^3 + 2 (10 \times 2) + 2^3$$

$$10 + 2$$

$$10 + 2$$

$$10^3 + 2 (10^2 \times 2) + (10 \times 2^2)$$

$$(10^2 \times 2) + 2 (10 \times 2^2) + 2^3$$

$$10^3 + 3 (10^2 \times 2) + 3 (10 \times 2^2) + 2^3$$

$$10^3 + 3 (10^2 \times 2) + 3 (10 \times 2^2) + 2^3$$

That is, the cube of any number made up of tens and units equals—

The cube of the tens + three times the product of the square of the tens by the units + three times the product of the tens by the square of the units + the cube of the units, or $\text{tens}^3 + 3 (\text{tens}^2 \times \text{units}) + 3 (\text{tens} \times \text{units}^2) + \text{units}^3$.

After the process is understood, this short method of writing the work may be used by the pupil:

EXAMPLE: Find the cube root of .0163956, carrying the root to 3 decimal places.

WORK:

$$\sqrt[3]{.016395600} = .254 +$$

1200	8395
300	
25	
1525	7625
187500	770600
3000	
16	
190516	762064
	8536

ELEMENTS OF ARITHMETIC

WITH TABLES AND EXAMPLES OF PRACTICAL APPLICATION

It would be difficult to overestimate the extent to which mathematics enters into the conditions of everyday life. In its elementary stages, as the science of number, it teaches us the relations of magnitude, and enables us to build up a system of calculation and measurement which, applied to the relations observed to exist in nature, gives results of far-reaching importance.

The properties of number are investigated in arithmetic, and methods examined by which those engaged in practical science are able to work out their results to any degree of approximation.

With the help of algebra, we arrive at a system of logarithms by which many of these results may be reached with the minimum of labor.

The measurement of lines and angles, by methods investigated in geometry and trigonometry, enables us to calculate areas and work out various problems met with in surveying, and is of the first importance in astronomy.

Arithmetic, which deals with the properties of number, forms the basis of all mathematical calculation.

COMMON FRACTIONS

A *fraction* is one or more of the equal parts into which a unit has been divided. A *common fraction* is expressed by two numbers; the one written above the line is called the *numerator*, the one below, the *denominator*; both, called the *terms*, denote the value of the fraction.

Thus, in the fraction $\frac{3}{4}$, the denominator, 4, denotes that a unit or whole thing has been divided into four equal parts; and the numerator, 3, shows that three of those parts are taken or expressed in the fraction.

A *proper fraction* is one whose numerator is less than its denominator; as $\frac{1}{2}$, $\frac{3}{4}$, $\frac{7}{8}$, etc. Its value is always less than 1.

An *improper fraction* is one whose numerator is equal to or greater than its denominator; as $\frac{5}{4}$, $\frac{9}{4}$, $\frac{30}{12}$, etc. Its value is never less than 1.

A *mixed number* is a whole number and a fraction; as $3\frac{3}{4}$, $10\frac{1}{2}$, $6\frac{3}{4}$.

The mixed number means that there are whole things taken together with a fraction of another.

A complex fraction is one in which the numerator or denominator, or both, are fractions.

Thus $\frac{3\frac{1}{4}}{2\frac{3}{8}}$, $\frac{1}{\frac{5}{6} \times \frac{3}{4}}$, $\frac{15\frac{1}{7}}{8}$, are complex fractions.

PRINCIPLES OF FRACTIONS

1. A fraction's value is the quotient obtained by dividing the numerator by the denominator.

$$\frac{6}{2} = 3 \quad 3 \text{ is the value of } \frac{6}{2}$$

$$\frac{2}{3} = \frac{2}{3} \quad \frac{2}{3} \text{ is the value of } \frac{2}{3}$$

2. Multiplying the denominator of a fraction divides the fraction by that number.

$$\frac{1}{2} \times 4 = \frac{1}{8} \quad \frac{3}{7} \times 3 = \frac{3}{21} \quad \frac{2}{3} \times 9 = \frac{2}{27}$$

3. Dividing the denominator of a fraction multiplies the fraction by that number.

$$\frac{3}{8} \div 4 = \frac{3}{2} \quad \frac{10}{9} \div 3 = \frac{10}{3} \quad \frac{3}{10} \div 5 = \frac{3}{2}$$

4. Multiplying the numerator of a fraction multiplies the fraction by that number.

$$\frac{2}{3} \times 2 = \frac{4}{3} \quad \frac{1}{9} \times 8 = \frac{8}{9} \quad \frac{5}{8} \times 3 = \frac{15}{8}$$

5. Dividing the numerator of a fraction divides the fraction by that number.

$$\frac{4}{7} \div 2 = \frac{2}{7} \quad \frac{12}{16} \div 12 = \frac{1}{16} \quad \frac{3}{7} \div 3 = \frac{1}{7}$$

6. Multiplying both numerator and denominator of a fraction by the same number does not change the value of the fraction.

$$\frac{1 \times 3}{3 \times 3} = \frac{3}{9} = \frac{1}{3}$$

$$\frac{6 \times 2}{7 \times 2} = \frac{12}{14} = \frac{6}{7}$$

7 Dividing both numerator and denominator of a fraction by the same number does not change the value of the fraction.

$$\frac{12 \div 3}{15 \div 3} = \frac{4}{5} = \frac{12}{15}$$

$$\frac{18 \div 9}{27 \div 9} = \frac{2}{3} = \frac{18}{27}$$

REDUCTION OF FRACTIONS

Reduction of fractions is the process of changing their forms without altering their values.

To reduce a fraction to its lowest terms:

RULE.—Divide both terms by their greatest common divisor.

Reduce $\frac{3}{12}$ to its lowest terms.

WORK $4) \frac{3}{12} (\frac{1}{4}$ **Ans.** $\frac{1}{4}$.
Four is the G. C. D. of 3 and 12, hence $\frac{3}{12} \div 4 = \frac{1}{4}$.

Reduce $\frac{35}{56}$ to its lowest terms.

WORK $7) \frac{35}{56} (\frac{5}{8}$ **Ans.** $\frac{5}{8}$.
Seven is the G. C. D. of 35 and 56, hence $\frac{35}{56} \div 7 = \frac{5}{8}$.

A fraction whose terms have no common divisor is in its lowest terms, as $\frac{3}{16}$.

To reduce an improper fraction to a whole or mixed number:

RULE.—Divide the numerator by the denominator; the quotient will be the whole or mixed number.

How many units in $\frac{30}{6}$?

WORK $30 \div 6 = 5$ **Ans.** 5.
There are as many units in 30 sixths as 6 is contained times in 30.

Reduce $\frac{75}{4}$ to a mixed number.

WORK. $75 \div 4 = 18 + 3$ **Ans.** $18\frac{3}{4}$.
In 75 fourths there are 18 units, and 3 fourths over, which equals $18\frac{3}{4}$.

To reduce a mixed number to an improper fraction:

RULE.—Multiply the whole number by the denominator of the fraction; add the numerator to the product, and write the sum over the denominator.

Reduce $18\frac{3}{4}$ to an improper fraction.

WORK $18 \times 4 = 72$ $72 + 3 = 75$ **Ans.** $\frac{75}{4}$.
In 18 are 72 fourths, plus the 3 fourths, equals 75 fourths.

To reduce two or more fractions to their least common denominator:

RULE.—Find the least common multiple of the given denominators for a common denominator. Then for each new numerator take such a part of this common denominator as the fraction is part of 1.

Reduce $\frac{1}{2}$, $\frac{3}{4}$ and $\frac{3}{4}$ to their L. C. D.

WORK:

$$\frac{1}{2} = \frac{6}{12}$$

$$\frac{2}{3} = \frac{8}{12}$$

$$\frac{3}{4} = \frac{9}{12}$$

Ans. $\frac{6}{12}$, $\frac{8}{12}$ and $\frac{9}{12}$.

The L. C. M. of the denominators 2, 3 and 4 is 12. Hence, 12 is the L. C. D. to which the given fractions can be reduced. Then to change $\frac{1}{2}$ to 12ths, say, $\frac{1}{2}$ of 12 is 6, and write it over 12; to change $\frac{2}{3}$ to 12ths say $\frac{2}{3}$ of 12 is 8, and write it over 12; to change $\frac{3}{4}$ to 12ths, say $\frac{3}{4}$ of 12 is 9, and write it over 12. Fractions must be reduced to a common denominator to be added or subtracted.

ADDITION OF FRACTIONS

If two or more fractions have the same denominator, their sum is obtained by adding the numerators.

$$\text{WORK: } \frac{1}{7} + \frac{4}{7} + \frac{5}{7} = \frac{1+4+5}{7} = \frac{10}{7} = 1\frac{3}{7}$$

If the fractions have different denominators, we must first express them as equivalent fractions with the same denominator.

EXAMPLE 1: Find the value of

$$\frac{1}{9} + \frac{3}{7} + \frac{6}{21} + \frac{2}{3}$$

The lowest common multiple is 63. The several denominators, when divided into 63, give 7, 9, 3, 21 respectively, for quotients. Therefore, we multiply the numerators and denominators of the fractions by 7, 9, 3, 21, and add the numerators to obtain the required sum. The result must be reduced to a mixed number or to lower terms, if necessary.

WORK:

$$\begin{aligned} & \frac{1}{9} + \frac{3}{7} + \frac{6}{21} + \frac{2}{3} \\ & \quad \underline{7 \quad + 27 \quad + 15 \quad + 42} \\ & \quad \quad \quad 63 \\ & = 5\frac{1}{63} = 1\frac{2}{9} \text{ Ans.} \end{aligned}$$

In adding mixed numbers, first add the whole numbers, then the fractions, finally adding the two results.

EXAMPLE 2: Add together $3\frac{1}{8} + \frac{3}{24} + 7\frac{11}{24} + 4\frac{3}{15}$. Given expression:

$$= 3 + 7 + 4 + \frac{1}{8} + \frac{7}{24} + \frac{11}{24} + \frac{3}{15}$$

$$= 14 + \frac{15 + 35 + 88 + 18}{120}$$

$$= 14 + \frac{156}{120} = 14 + 1\frac{36}{120} = 15\frac{3}{10} \text{ Ans.}$$

SUBTRACTION OF FRACTIONS

The principle is the same as in addition. Reduce the fractions, if they have different denominators, to a common denominator, and then take the difference of the numerators.

EXAMPLE 1: From $\frac{5}{11}$ subtract $\frac{3}{4}$.

$\frac{5}{11} - \frac{3}{4} = \frac{20}{44} - \frac{33}{44} = \frac{13}{44}$ EXPLANATION—Since the fractions are not similar they must be made similar before subtracting. The least common denominator of the given fractions is 44. $\frac{5}{11} = \frac{20}{44}$ and $\frac{3}{4} = \frac{33}{44}$. $\frac{20}{44} - \frac{33}{44} = \frac{13}{44}$

WHEN THERE ARE MIXED NUMBERS OR INTEGERS, SUBTRACT THE FRACTIONS AND THE INTEGERS SEPARATELY

Note.—Mixed numbers may be reduced to improper fractions and subtracted according to the rule above

EXAMPLE 2: From $4\frac{1}{2}$ subtract $2\frac{3}{8}$.

$$\begin{array}{r} 4\frac{1}{2} = 4\frac{4}{8} \\ 2\frac{3}{8} = 2\frac{3}{8} \\ \hline 1\frac{1}{8} \end{array}$$

EXPLANATION—Since the numbers are composed of integers and fractions, the integers and the fractions may be subtracted separately.

The fractions must be first reduced to similar fractions. It is evident that $\frac{1}{2}$ cannot be subtracted from $\frac{3}{8}$, hence 1 or $\frac{8}{8}$ is taken from 4 and united with the $\frac{1}{2}$, making $\frac{5}{8}$. $\frac{5}{8}$ from $\frac{3}{8}$ leaves $\frac{2}{8}$, and 2 from 3 (the number left after 1 has been united with the fraction $\frac{1}{2}$) leaves 1. Hence the remainder is $1\frac{2}{8}$.

EXAMPLE 3 Simplify $3\frac{2}{3} + 4\frac{5}{7} - 5\frac{1}{2} + \frac{1}{3} - 1\frac{1}{5}$.

Given expression

$$= 3 + 4 - 5 - 1 + \frac{2}{9} + \frac{5}{7} - \frac{13}{21} + \frac{2}{35} - \frac{14}{15}$$

$$= 1 + \frac{70 + 225 - 195 + 18 - 294}{315}$$

$$= 1 + \frac{313 - 489}{315}$$

$$= \frac{628 - 489}{315} = \frac{139}{315} \text{ Ans.}$$

* Obtained by adding all the numerators with + before them, and then all those with - before them.

MULTIPLICATION OF FRACTIONS

1. When the multiplier is a whole number: This, as in the case of whole numbers, means that we have to find the sum of a given number of repetitions of the fraction.

EXAMPLE 1:

$$\frac{7}{9} \times 4 \text{ means } \frac{7}{9} + \frac{7}{9} + \frac{7}{9} + \frac{7}{9}, \text{ i.e., } \frac{28}{9}; \text{ or } \frac{7 \times 4}{9}$$

Hence, to multiply a fraction by a whole number, simply multiply the numerator by that number.

Since the multiplier thus becomes a factor of the numerator, we cancel any common factors contained in the multiplier and the denominator; and this may be done before we perform the actual multiplication:

EXAMPLE 2: Multiply $1\frac{19}{46}$ by 69.

$$\frac{19}{46} \times 69 = \frac{19 \times 69}{46} = \frac{19 \times 3}{2} \text{ (cancelling 23), } = \frac{57}{2} = 28\frac{1}{2} \text{ Ans.}$$

It follows that if the multiplier be itself a factor of the denominator, we may, to multiply a fraction by a whole number, divide the denominator by that number.

2. When the multiplier is a fraction:

EXAMPLE: In performing the operation 7×9 , it is plain that we do to 7 what we do to a unit to obtain 9. Similarly, $\frac{3}{5} \times \frac{4}{11}$ may be looked upon as doing to $\frac{3}{5}$ what we do to the unit to obtain $\frac{4}{11}$.

Now, to obtain $\frac{4}{11}$ from the unit, we must divide the unit into 11 equal parts and take 4 of them.

Therefore, to find the value of $\frac{3}{5} \times \frac{4}{11}$ we must divide $\frac{3}{5}$ into 11 equal parts and take 4 of them.

But $\frac{3}{5} = \frac{12}{55} = \frac{3}{55} \times 11$, so that, the eleventh part of $\frac{3}{5}$ is $\frac{3}{55}$; and, if we take 4 of these parts, we get $\frac{3}{55} \times 4$ or $\frac{12}{55}$.

$$\text{Thus, } \frac{3}{5} \times \frac{4}{11} = \frac{12}{55}. \text{ Now } 12 = 3 \times 4, \text{ and } 55 = 5 \times 11.$$

Hence, we have the following rule: To multiply two fractions together, multiply the numerators for a new numerator and the denominators for a new denominator.

As in Example 2, the work is shortened if we cancel common factors from the numerators and denominators.

EXAMPLE: Multiply $2\frac{2}{7}$ by $1\frac{1}{7}$.

$$\text{The product} = \frac{\overset{2}{\cancel{22}} \times \cancel{13}}{\cancel{91} \times \underset{7}{\cancel{77}}} = \frac{2}{49} \text{ Ans.}$$

Here, the 22 of the numerator and the 77 of the denominator contain a common factor, 11. Therefore, we cross out the 22 and write 2 above it, and cross out the 77 and write 7 under it. Similarly, we cancel the factor 13 from 13 and 91. There is now 2 left for numerator and 7×7 for denominator.

To multiply more than two fractions together, we proceed in the same way.

In multiplication of fractions, mixed numbers must first be expressed as improper fractions.

EXAMPLE Simplify $5\frac{1}{4} \times 1\frac{1}{7} \times 1\frac{1}{2}$.

$$\text{Given expression} = \frac{\overset{8}{\cancel{36}}}{4} \times \frac{11}{7} \times \frac{\overset{5}{\cancel{25}}}{\underset{2}{\cancel{21}}} = \frac{55}{18} = 3\frac{1}{18} \text{ Ans.}$$

DIVISION OF FRACTIONS

1. When the divisor is a whole number:

Suppose we have to divide $\frac{1}{6}$ by 4.

We know $\frac{1}{6} = \frac{28}{36}$. This fraction means that the unit is divided into 36 equal parts, and 28 of the parts taken. If we divide the 28 parts by 4, we get 7 of them—i. e., $\frac{7}{36}$. Hence $\frac{1}{6} \div 4 = \frac{7}{36}$.

Therefore, to divide a fraction by a whole number, we multiply the denominator by that number.

In the same way as already explained for multiplication, we cancel any common factors contained in the divisor and the numerator. Hence, if the numerator be exactly divisible by the divisor, we may divide a fraction by a whole number by dividing the numerator by that number.

EXAMPLE 1:

$$\frac{27}{31} \div 18 = \frac{\overset{3}{\cancel{27}}}{31 \times \cancel{18}} = \frac{3}{62} \text{ Ans.}$$

EXAMPLE 2:

$$\frac{36}{41} \div 9 = \frac{\overset{4}{\cancel{36}}}{41 \times \cancel{9}} = \frac{4}{41} \text{ Ans.}$$

2. When the divisor is a fraction:

In the operation $24 \div 3$, we have to find the number which, when multiplied by 3, will give 24. Similarly, to find the value of $3\frac{1}{4} \div 5\frac{1}{6}$ we have to find the fraction which, when multiplied by $5\frac{1}{6}$, will give $3\frac{1}{4}$.

But $\frac{3 \times 9}{7 \times 5}$ is the fraction which gives $3\frac{1}{4}$ when multiplied by $5\frac{1}{6}$. Therefore,

$$\frac{3}{7} \div \frac{5}{9} = \frac{3 \times 9}{7 \times 5}$$

Hence, to divide by a fraction, invert the divisor and multiply.

As in multiplication, mixed-numbers must first be reduced to improper fractions.

EXAMPLE 3: Divide $3\frac{1}{4}$ by $5\frac{1}{6}$.

$$\frac{3}{14} \div 5\frac{1}{6} = \frac{43}{14} \div \frac{215}{42} = \frac{43}{14} \times \frac{42}{215} = \frac{3}{5} \text{ Ans.}$$

DECIMAL FRACTIONS

Decimol fractions differ in form from common fractions, in not having a written denominator; and from whole numbers, by having the decimal point (.) prefixed; which also separates the integral part from the decimal. The word *decimol* is derived from the Latin word *decem*, which signifies "ten." The denominator of a decimal is always 10, or some power of 10, as 100, 1000, etc.

A *complex decimal* is a decimal with a common fraction at the right, as, $.12\frac{1}{2}$.

A *mixed decimal* is a whole number with a decimal fraction to its right, as, 34.5.

The denominations of United States money are based on the decimal system—the dollar occupying the unit's place, the dime the tenth's place, the cent the hundredth's place, and the mill the thousandth's place.

The rules given for addition, subtraction, and so on, also apply to decimals.

ADDITION IN DECIMALS

EXAMPLE: $27.295 + .0287 + 591.63 + 9.1846$.

Write the numbers so that the same powers of 10 come under one another, or, what is the same thing, write the numbers so that the decimal points come under one another. Then, adding the ten thousandths first, 6, 13, carry 1, etc.

$$\begin{array}{r} 27.295 \\ .0287 \\ 591.63 \\ 9.1846 \\ \hline 628.1883 \text{ Ans.} \end{array}$$

SUBTRACTION IN DECIMALS

EXAMPLE Subtract .07295 from 21.651.

21 651
07295

21 57805 Ans.

Write the first number under the second, so that the point comes under the point. Remember that we may consider there are 0's above the 9 and 5, since in 21.651 there are no ten-thousandths and no hundred thousandths.

Say, mentally 5 and 5 make 10, carry 1,
10 and 0 make 10, carry 1,
3 and 8 make 11, carry 1, etc.

MULTIPLICATION IN DECIMALS

RULE.—Multiply as in whole numbers, and point off from the right of the product as many places as there are decimal places in both multiplier and multiplicand—prefixing ciphers if necessary.

EXAMPLE 1. What is the product of .417 multiplied by .34?

 417
 34

 1668
 1251

14178 Ans.

EXPLANATION.—The numbers may be multiplied as though they were integers. Since the multiplier contains 2 decimal places, and the multiplicand 3 decimal places, the product will contain 5 decimal places and the decimal point is placed before the fifth figure counting from the right.

EXAMPLE 2. Multiply 7.5864 by 200.

7 5864
200

1517 28 Ans.

EXPLANATION.—Since each removal of a figure one place to the left increases its value tenfold, the removal of the decimal point one place to the right multiplies by 10, and two places by 100. The product of 7.5864×100 is therefore 758 64, and this multiplied by 2 gives the product of 7.5864×200 , which is 1517.28.

Note.—The number of decimal places in the product will always be equal to the sum of the number of decimal places in the multiplier and the multiplicand. Thus, in Example 2, there are two places of decimals (i.e., two figures to the right of the point) in 31 56, and two places of decimals in 5 49, and we found $2 + 2 = 4$ places in the product 173 2644.

To multiply a decimal by 10, 100, etc.:

RULE.—Remove the (.) as many places to the right as there are ciphers in the multiplier.

WORK:

$$\begin{aligned} 8\ 75 \times 10 &= 87\ 5 \\ 8\ 75 \times 100 &= 875 \\ 8\ 75 \times 1000 &= 8750 \end{aligned}$$

DIVISION OF DECIMALS

RULE.—Divide as in whole numbers, annexing ciphers to the dividend, if necessary; then point off from the right of the quotient as many places as the decimal places in the dividend exceed those in the divisor—prefixing ciphers if necessary.

1. Division of a decimal by a whole number:

EXAMPLE 1: Divide 18.2754 by 4.

We divide 4 into 18 (units) and have 4 (units) quotient and 3 units remainder. Since the 4 is the unit's figure of the quotient, we write the decimal point immediately after it. Then, the 2 units remainder and the 2 tenths of the dividend make 22 tenths to be divided by 4, and so on. Having reached the 4 (ten thousandths) of the dividend, we find 8 (ten thousandths) quotient and 2 remainder. This remainder is 20 hundred thousandths, which when divided by 4 gives 5 (hundred thousandths) and no further remainder.

$$\begin{array}{r} 4 \overline{) 18.2754} \\ \underline{4 } 66885 \end{array}$$

EXAMPLE 2: Divide 18.2758 by 11.

Here we find the digits 3, 6 repeated indefinitely in the quotient. Decimals of this sort will be fully considered later.

$$\begin{array}{r} 11 \overline{) 18.2758} \\ \underline{1 } 66143636 \end{array}$$

EXAMPLE 3: Divide 354.43 by 184.

$$184 \overline{) 354.43} (1 \text{ 92625 Ans.}$$

$$\begin{array}{r} 1704 \\ \hline 483 \\ \hline 1150^* \\ \hline 460 \\ \hline 920 \end{array}$$

Here we find the first figure of the quotient is obtained by dividing 184 into 354 units. Having now reached the decimal point in the dividend we also put the decimal point in the answer, and go on as before.

* At this stage there is a remainder 115 hundredths. We bring down 0 from the dividend, and obtain 1150 thousandths, etc.

2. Division of a decimal:

EXAMPLE 4: Divide 10.6603 by 7.85.

Here 7.85 is 785 hundredths, and 10.6603 is 1066.03 hundredths; so that the required quotient is obtained by dividing 1066.03 by 785.

Therefore, to divide by a decimal, move the point as many places to the right as will make the divisor a whole number; move the point in the dividend the same number of places to the right. Then proceed as in Example 3.

$$\begin{array}{r} 785 \overline{) 1066.03} (1 \text{ 358 Ans.} \\ \underline{2810} \\ 4553 \\ \underline{6280} \end{array}$$

EXAMPLE 5: Divide 176.4 by .00012.

Here, to make the divisor a whole number, we have to move the point 5 places. Therefore we also move the point 5 places to the right in the dividend, first writing enough 0's after the 176.4 to enable us to do so.

$$\begin{array}{r} 12 \overline{) 17640000} \\ \text{Ans. } 1470000 \end{array}$$

To divide a decimal by 10, 100, etc.:

RULE.—Remove the (.) as many places to the left as there are ciphers in the divisor.

WORK:

$$\begin{array}{rcl} 62 \text{ 5} \div 10 & = & 6 \text{ 25} \\ 62 \text{ 5} \div 100 & = & 625 \\ 62 \text{ 5} \div 1000 & = & .0625 \end{array}$$

Expression of decimal fractions as common fractions:

EXAMPLE Express 5 375 as a common fraction.

$$.375 = 375 \text{ thousandths}$$

$$\text{Therefore } 5\ 375 = 5\frac{375}{1000} = 5\frac{3}{8} \text{ Ans.}$$

RULE.—Take the digits of the decimal for numerator; for the denominator put down 1 followed by as many ciphers as there are digits in the decimal. Reduce this fraction to its lowest terms.

Expression of common fractions as decimals:

We have seen that a common fraction represents the quotient of the numerator divided by the denominator. Therefore, to convert a common fraction to a decimal fraction, we divide the numerator by the denominator

EXAMPLE Express $\frac{3}{8}$ as a decimal.

$$\begin{array}{r} 4) 3\ 0 \\ \underline{8) \ 75} \\ 09375 \text{ Ans} \end{array}$$

It will be found in many cases that there is always a remainder, so that the quotient can be continued indefinitely.

CIRCULATING DECIMALS

The learner has already discovered that some common fractions cannot be changed to exact decimal fractions, as—

$$\frac{1}{3} = .33333 \text{ on to infinity.}$$

$$\frac{2}{3} = .66666 \text{ on to infinity.}$$

$$\frac{1}{33} = .212121, \text{ etc.}$$

These decimals are known as *circulates*, *recurring*, or *circulating* decimals

The part which recurs is called the *repetend*.

This is marked by putting a dot over the first and last figures of it. For instance, if we write the 21 in the last case above, this way: $\dot{2}1$, it indicates that, if written out, the result would be 21212121, etc., on to infinity.

Where a circulating decimal occurs in work, it is best to reduce

it to a common fraction. If need be, it may be expressed in the result as a circulate to any number of decimal places.

To change a pure circulate to a common fraction:

RULE.—*Omit the (.) and write the figures of the repetend for the numerator, and as many 9's for the denominator as there are places in the repetend.*

EXAMPLE. Change the pure circulates $\dot{3}$, $\dot{27}$, $\dot{142857}$, to common fractions.

$$\dot{3}, \left(\frac{3}{9} = \frac{1}{3} \right) \text{Ans. } \frac{1}{3} \qquad \dot{27}, \left(\frac{27}{99} = \frac{3}{11} \right) \text{Ans. } \frac{3}{11}$$

$$\dot{142857}, \left(\frac{142857}{999999} = \frac{1}{7} \right) \text{Ans. } \frac{1}{7}$$

To change a mixed circulate to a common fraction:

RULE.—*From the whole decimal subtract the finite part, and make the remainder the numerator. For the denominator, write as many 9's as there are figures in the repetend, and annex as many 0's as there are finite places.*

EXAMPLE: Change the mixed circulates $\dot{16}$ and $\dot{416}$ to common fractions.

$$16 - 1 = 15, \frac{15}{90} = \frac{1}{6}, \text{Ans. } \frac{1}{6}$$

$$416 - 41 = 375, \frac{375}{900} = \frac{5}{12}, \text{Ans. } \frac{5}{12}$$

To add, subtract, multiply, and divide circulates, reduce them to common fractions, then apply the respective rules.

SHORT METHODS IN MERCHANDISING

When one of the numbers is an *aliquot part* of 100, the process of multiplication and division can often be very much shortened, as shown below.

Find cost of 27 yards of goods at $16\frac{2}{3}\text{c}$ ($\frac{1}{6}$) per yard. At \$1 per yard, 27 yards cost \$27; at $\frac{1}{6}$, $(27 \div 6) = \$4\frac{1}{2}$. Ans. $\$4\frac{1}{2}$

Find cost of a bale of cotton, 528 pounds at $8\frac{1}{2}\text{c}$ ($\frac{1}{12}$) per pound. At \$1 per pound, 528 pounds cost \$528; at $\frac{1}{12}$, $(528 \div 12) = \$44$. Ans. \$44.

Find cost of 1845 pounds of iron, at $3\frac{1}{5}\text{c}$ ($\frac{1}{50}$) per pound. Take $\frac{1}{50}$ of 1845, since $3\frac{1}{5}\text{c}$ is $\frac{1}{50}$ of \$1. $(1845 \div 50 = 36\frac{3}{10})$. Ans. $\$36\frac{3}{10}$.

Find cost of 16 pounds of butter at $37\frac{1}{2}\text{c}$ ($\frac{3}{8}$) per pound. Here we take $\frac{3}{8}$ of 16. Say $\frac{1}{8}$ of 16 is 2, and $\frac{3}{8}$ is (2×3) 6. Or say 3 times 16 is 48, and $\frac{1}{8}$ of 48 is 6. Ans. \$6.

Find cost of $17\frac{1}{2}$ bushels of apples at 75c ($\$ \frac{3}{4}$) per bushel. The shortest way to find $\frac{3}{4}$ of \$17 50 is to diminish it by $\frac{1}{4}$ of itself.

$$\begin{array}{r} 4)17\ 50 \text{ at } \$1 \\ \underline{4\ 37\frac{1}{2}} \text{ at } \$\frac{3}{4} \\ 13\ 12\frac{1}{2} \text{ at } \$\frac{3}{4} \end{array}$$

Ans \$13.12 $\frac{1}{2}$.

At 6 $\frac{1}{4}$ c per pound how much sugar will \$5 buy? As 6 $\frac{1}{4}$ c is $\frac{1}{16}$ of \$1, evidently each dollar will buy 16 pounds. Ans 80 pounds.

In multiplying by a fraction, write the quantity in a line with the numerator and cancel common factors.

Find cost of 72 yards of carpet, at 87 $\frac{1}{2}$ c ($\$ \frac{7}{8}$) a yard. Cancel 8, also 72 and write 9 instead. Ans. \$63.

$$\begin{array}{r} 9 \\ 7 \times 22 = 63 \\ \hline -8 \end{array}$$

Of 28 pounds of coffee, at 18 $\frac{1}{4}$ c ($\$ \frac{3}{16}$) per pound. Cancel 28 and 16, write 7 and 4. Ans \$5 $\frac{1}{4}$.

$$\begin{array}{r} 7 \\ 3 + 28 \\ \hline 28 \end{array} = \frac{21}{4} \text{ or } 5\frac{1}{4}$$

At 68 $\frac{3}{4}$ c ($\$ \frac{3}{4}$) per bushel, how many bushels of wheat will \$34 buy? Ans 51 bushels

$$\begin{array}{r} 17 \\ 3 \times 34 = 51 \\ \hline -2 \end{array}$$

In division, invert terms of fraction.

How much sirup, at 41 $\frac{2}{3}$ c ($\$ \frac{1}{12}$) per gallon can be bought for \$15? Ans. 36 gallons

$$\begin{array}{r} 3 \\ 12 \times 18 = 36 \\ \hline -6 \end{array}$$

TABLE OF ALIQUOT PARTS OF 100

3 $\frac{1}{4}$ is $\frac{1}{40}$	25 is $\frac{1}{4}$	50 is $\frac{1}{2}$	75 is $\frac{3}{4}$
6 $\frac{1}{2}$ is $\frac{1}{16}$	31 $\frac{1}{4}$ is $\frac{1}{16}$	56 $\frac{1}{4}$ is $\frac{1}{16}$	80 is $\frac{4}{5}$
8 $\frac{1}{4}$ is $\frac{1}{12}$	33 $\frac{1}{4}$ is $\frac{1}{12}$	58 $\frac{1}{4}$ is $\frac{1}{12}$	81 $\frac{1}{4}$ is $\frac{1}{12}$
12 $\frac{1}{2}$ is $\frac{1}{8}$	37 $\frac{1}{2}$ is $\frac{1}{8}$	60 is $\frac{3}{5}$	83 $\frac{1}{4}$ is $\frac{1}{8}$
16 $\frac{2}{3}$ is $\frac{1}{6}$	40 is $\frac{1}{5}$	62 $\frac{1}{2}$ is $\frac{1}{6}$	87 $\frac{1}{2}$ is $\frac{1}{6}$
18 $\frac{3}{4}$ is $\frac{1}{10}$	41 $\frac{2}{3}$ is $\frac{1}{12}$	66 $\frac{2}{3}$ is $\frac{1}{6}$	91 $\frac{2}{3}$ is $\frac{1}{12}$
20 is $\frac{1}{5}$	43 $\frac{1}{3}$ is $\frac{1}{15}$	68 $\frac{1}{3}$ is $\frac{1}{15}$	93 $\frac{1}{3}$ is $\frac{1}{15}$

This table embodies all the aliquot parts of 100 and their equivalent fractions which are generally used in practical calculations.

PROBLEMS IN GRAIN, STOCK, COTTON, COAL, HAY, LUMBER, ETC.

To find the value of articles sold by the unit, hundred or thousand:

RULE.—Multiply the quantity by the price, or vice versa, and point off the proper number of decimal places in the result.

Find the cost of a bale (518 pounds) of cotton at 73½¢ per pound.

$$518 \times .07 = 36.26$$

$$518 \times .003\frac{1}{2} = 1.91\frac{1}{2}$$

$$\text{Ans. } \$38.20\frac{1}{2}$$

At 7c (.07) per pound, 518 pounds cost \$36.26;

at 3½¢, \$1.91½. For 3½ of 518, multiply by 3, and divide product by 8.

Find cost of a lot of hogs, weighing 8740 pounds, at \$43.35 per hundredweight.

$$87.40$$

$$4.35$$

$$380.1900$$

The price being \$4.35 per 100 pounds and as in 8740 pounds

there are 87.40 hundredweight, four decimal places are pointed

off. Ans. \$380.19.

Find the cost of 2864 feet of lumber, at \$17¼ per 1000 feet.

Price being dollars per 1000, point off three places. ($2.864 \times 17\frac{1}{4} = 49.404$.)

$$\text{Ans. } \$49.40.$$

To find the value of articles sold by the ton (2000 pounds):

RULE.—*Multiply the weight by the price and take half of the product.*

Find the cost of 2680 pounds of hay, at \$11½ per ton.

Point off three places, when price is dollars; five if dollars and cents. ($2680 \times 11\frac{1}{2} = 30820$; $30820 \div 2 = 15,410$.) Ans. \$15.41.

When the long ton of 2240 pounds is used:

RULE.—*Multiply the weight by the price and divide the product by 2240.*

Find the cost of 4800 pounds of coal, at \$6¼ per long ton. ($4800 \times 6\frac{1}{4} \div 2240 = \14.46 , Ans.)

To find the cost of grain, when the price per bushel and weight is given:

RULE.—*Reduce the weight to bushels, and multiply by the price.*

Find the cost of 3570 pounds of shelled corn, at 36¢ per bushel

$$56)3570(63.75 \text{ bu.}$$

$$36$$

$$\text{Ans. } \$22.9500$$

To reduce pounds of shelled corn to bushels, divide by 56. At 36¢ per bushel, 63.75 bushels come to \$22.95.

Find cost of 2900 pounds of wheat, at 57¢ per bushel.

To reduce pounds of wheat to bushels divide by 60. $2900 \div 60 = 48\frac{1}{3}$ bushels; $48\frac{1}{3} \times .57 = \27.55 , Ans.

In computing the value of grain, the operation can often be abbreviated by cancellation:

RULE.—*Write the weight and price per bushel, on the right of a vertical line, and the number of pounds to the bushel on the left. Then cancel common factors, as explained above.*

Find the cost of 3230 bushels of wheat, at 72¢ per bushel.

$$60 \mid 3230$$

$$72 \mid 12$$

$$323 \times 12 = 38.76$$

Here we cancel the 0's on both sides; then, 6 and 72, which leaves 323 and 12. Their product gives the answer.

At 28c per bushel, what will 4080 pounds of oats cost?

$$\begin{array}{r} 32 \overline{) 4080} \ 510 \\ 4 \overline{) 28} \ 7 \\ \hline \text{Ans } \$35 \ 70 \end{array}$$

Oats, 32 pounds to the bushel. Cancel 32 and 4080, then, 4 and 28, leaving the factors 510 and 7.

Other short cuts for computing cost of merchandise, produce, etc.

Find cost of $26\frac{1}{2}$ dozen eggs, at $18\frac{1}{2}$ c a dozen.

$$\begin{array}{r} 26 \times .18 = 4 \ 68 \\ \frac{1}{2} \text{ of } 44 = 22 \\ \hline \end{array}$$

When both fractions are $\frac{1}{2}$. To product of the whole numbers, add $\frac{1}{2}$ of their sum, and annex $\frac{1}{4}$ to answer.

$$\begin{array}{r} \frac{1}{2} \times \frac{1}{2} = \frac{1}{4} \quad 4 \ 90\frac{1}{4} \\ \text{Ans } \$4 \ 90. \end{array}$$

Of $53\frac{1}{4}$ pounds of butter, at $28\frac{1}{2}$ c per pound.

$$\begin{array}{r} 53 \times 28 = 14 \ 84 \\ \frac{1}{4} \text{ of } 81 = 60\frac{3}{4} \\ \hline \end{array}$$

To the product of the whole numbers, add $\frac{1}{4}$ of their sum, plus the square of $\frac{1}{4}$.

$$\begin{array}{r} \frac{1}{4} \times \frac{1}{4} = \frac{1}{16} \quad 15 \ 45\frac{3}{16} \\ \text{Ans } \$15 \ 45\frac{3}{16} \end{array}$$

Of $13\frac{1}{4}$ yards of flannel, at $31\frac{1}{4}$ c per yard.

$$13 \times 31 = 4 \ 03 + 11 = 4 \ 14, \text{ Ans}$$

To 4 03 add .11, $\frac{1}{4}$ of 44 ($13 + 31$). The $\frac{1}{16}$ ($\frac{1}{4} \times \frac{1}{4}$) is disregarded.

DENOMINATE NUMBERS

Simple denominate numbers—When we speak of measures, whether they are of money, extension, time, or weight, we use terms like 5 dollars, 4 yards, 3 hours, or 10 pounds to express the quantity we are talking about.

Sometimes, we use two or more terms or names to express the measure, as 3 hours, 15 minutes, 10 seconds; 4 gallons, 3 quarts, 1 pint. These are *compound denominate numbers*.

The chief differences between compound numbers and simple numbers is that, with the exceptions of United States money and the metric system of weights and measures, the denominations of compound numbers do not increase or decrease by the scale of ten.

REDUCTION.—Reduction of compound numbers is the process of changing them from one denomination to another without altering their value.

Reduction descending is changing the denomination of a number to another that is lower, as: 2 hours = 120 minutes; 2 feet = 24 inches.

Reduction ascending is changing the denomination of a number to another that is higher, as: 120 minutes = 2 hours; 24 inches = 2 feet.

RULES FOR ADDITION OF DENOMINATE NUMBERS

1. Write the names of the different units to be used in addition, placing them in a horizontal row, the largest to the left.
2. Write the numbers of each unit to be added, below the names of the units, each in its proper place.
3. Add and place each sum below the column added.

EXAMPLE: Add 7 hours 15 minutes 30 seconds, 9 hours 30 minutes 40 seconds, and 11 hours 40 minutes 32 seconds.

WORK:

hours	minutes	seconds
7	15	30
9	30	40
11	40	32
<hr/>		
28	26	42

EXPLANATION: 32 seconds + 40 seconds + 30 seconds = 102 seconds. But, 102 seconds = 1 minute 42 seconds. Write the 42 below and carry the 1 minute 1 minute (carried) + 15 minutes + 30 minutes + 40 minutes = 86 minutes. But 86 minutes = 1 hour 26 minutes. Write the 26 and carry the 1 hour. 1 hour + 11 hours + 9 hours + 7 hours = 28 hours. Result = 28 hours 26 minutes 42 seconds.

SUBTRACTION OF DENOMINATE QUANTITIES

EXAMPLE: Subtract 6 tons 12 cwt. 9 pounds 10 ounces from 15 tons 7 cwt. 13 pounds 9 ounces.

WORK:

Tons	Cwt.	Pounds	Ounces
15	7	13	9
6	12	9	10
<hr/>			
8	15	3	15

EXPLANATION: (1) Place as in addition of denominate quantities. 10 ounces cannot be taken from 9 ounces, so we must take 1 pound from the 13 pounds and add it to the nine ounces. 16 ounces + 9 ounces = 25 ounces. 25 - 10 = 15. Write the 15 below.

(2) Now there are only 12 pounds left to take the 9 from. 12 - 9 = 3. Write the 3 below.

(3) 12 is larger than 7. 1 ton + 7 cwt. = 27 cwt. 27 - 12 = 15. Write the 15 below.

(4) 14 - 6 = 8. Write the 8 below.

(5) Result = 8 tons 15 cwt. 3 pounds 15 ounces.

MULTIPLICATION OF DENOMINATE QUANTITIES

EXAMPLE: Multiply 21 yards 2 feet 11 inches by 6.

WORK:

Yards	Feet	Inches
21	2	11
		6
<hr/>		
131	2	6

EXPLANATION (1) 6×11 inches = 66 inches = 5 feet 6 inches. Write the 6 below and carry the 5

(2) 6×2 feet = 12 feet. 12 feet + 5 feet (carried) = 17 feet, or 5 yards 2 feet. Write the 2 below and carry the 5

(3) 6×21 yards = 126 yards. 126 yards + 5 yards = 131 yards.

(4) Result = 131 yards 2 feet 6 inches.

DIVISION OF DENOMINATE QUANTITIES

PROBLEM Divide 3 years 9 months 4 days by 12.

WORK

Years	Months	Days	Hours
12)3	9	4	0
0	3	22	20

EXPLANATION (1) We cannot divide 3 by 12, so we reduce 3 years to months. 3 years = 36 months. 36 months + 9 months = 45 months. $45 \div 12 = 3$, and a remainder 9. Write the 3 and carry the remainder 9.

(2) 9 months (carried) = 270 days. 270 days + 4 days = 274 days. $274 \div 12 = 22$, and a remainder 10. Write the 22 and carry the 10.

(3) 10 days = 240 hours. $240 \div 12 = 20$. Write the 20.

(4) Result = 3 months 22 days 20 hours

RULES FOR REDUCTION ASCENDING

1. Divide the given denomination by the number which will reduce it to the next higher denomination. Divide the quotient in the same manner, and continue the operation until the entire quantity is reduced.

2. To the last quotient, annex the several remainders in their proper order. The result will be the answer.

EXAMPLE Reduce 201458 inches to higher denominations.

WORK

12	201458 inches
3	16788 feet 2 inches
5 $\frac{1}{2}$	5596 yards
2	2
11	11192 half yards
320	1017 rods 5 half yards
	3 miles 57 rods 1
	2 yds. 1 ft. 6 in.

SOLUTION:

201458 inches = 16788 feet 2 inches.

16788 feet 2 inches = 5596 yards 2 inches.

5596 yards 2 inches = 1017 rods 2 yards 1 foot 8 inches.

1017 rods 2 yards 1 foot 8 inches = 3 miles 57 rods 2 yards 1 foot 8 inches.

201458 inches = 3 miles 57 rods 2 yards 1 foot 8 inches.

RULES FOR REDUCTION DESCENDING

1. Write the given quantity in the order of its denominations, beginning with the highest, and supply vacant denominations with ciphers.

2. Multiply the highest denomination by the number which will reduce it to the next lower denomination, and add to the product the units of the lower denomination, if there be any.

3. Proceed in the same manner until the entire quantity is reduced to the required denomination.

EXAMPLE: Reduce 10 yards 8 feet 10 inches to inches.

WORK:

Yards	Feet	Inches
10	8	10
3		
<hr/>		
33		
12		
<hr/>		
456		
10		
<hr/>		
466		

SOLUTION:

10 yards = 10×3 feet = 30 feet, 30 feet and 8 feet are 38 feet.
 38 feet = 38×12 inches, or 456 inches.
 456 inches + 10 inches = 466 inches.

Note.—To prove the above work, use reduction ascending, beginning with the result.

LONG OR LINEAR MEASURE

Long or linear measure is used in measuring lines and distances.

There are two systems in use in the United States, the *English system* and the *French system*. The English system is the one commonly used, while the French, or metric system is used in making scientific measurements.

TABLE OF LONG MEASURE

12 inches (in.)	=	1 foot (ft.)		
3 feet	=	1 yard (yd.)		
$5\frac{1}{2}$ yards, or $16\frac{1}{2}$ feet	=	1 rod (rd.)		
320 rods, or 5280 feet	=	1 mile (mi.)		
1760 yards	=	1 mile		
mi.	rd.	yd.	ft.	in.
1	= 320	= 1760	= 5280	= 63360

Architects, carpenters, and mechanics frequently write ' for foot, and " for inch. Thus 8' 7" means 8 feet 7 inches.

Other measures of length are—

1 hand = 4 in. Used in measuring the height of horses

1 fathom = 6 ft. Used in measuring depths at sea.

1 knot, nautical or geographical mile = $1.15263\frac{1}{2}$ miles or 6080 feet.

The knot is used in measuring distances at sea. It is equivalent to 1 minute of longitude at the equator.

SURVEYOR'S LINEAR MEASURE

7.92 inches	=	1 link (l.)
25 links	=	1 rod (rd)
4 rods or 100 links	=	1 chain (ch.)
80 chains	=	1 mile (mi.)
mi. ch. rd l in.		
1 = 80 = 320 = 8000 = 63360		

The linear unit commonly employed by surveyors is *Gunter's chain*, which is 4 rods or 66 feet

An engineer's chain, used by civil engineers, is 100 feet long, and consists of 100 links

MEASURES OF LENGTH

The following measures of length are also used:

3 barleycorns	=	1 inch. Used by shoemakers.
4 inches	=	1 hand. Used to measure the height of horses.
6 feet	=	1 fathom. Used to measure depths of sea.
3 feet	=	1 pace.
5 paces	=	1 rod } Used in pacing distances.
8 furlongs	=	1 mile
1 15 statute miles	=	1 geographical, or nautical mile.
3 geographical miles	=	1 league.
60 geographical miles } 69 16 statute miles }	=	1 degree { of Latitude on a Meridian, or of Longitude on the Equator

The length of a degree of latitude varies 69 16 miles is the average length, and is that adopted by the United States Coast Survey.

The standard unit of length is identical with the imperial yard of Great Britain. The standard yard, under William IV, was declared to be fixed by dividing a pendulum which vibrates seconds in a vacuum, at the level of the sea, at 62 degrees Fahrenheit, in the latitude of London, into 391,393 equal parts, and taking 360,000 of these parts for the yard.

The following denominations also occur: The span = 9 inches; 1 common cubit (the distance from the elbow to the end of the middle finger) = 18 inches, 1 sacred cubit = 21.888 inches.

MARINER'S MEASURE

6 feet	=	1 fathom
120 fathoms	=	1 cable length (or cable)
7 1/4 cable lengths	=	1 mile (mi.)
5280 feet	=	1 statute mile
6080 feet	=	1 nautical mile

SQUARE MEASURE

Square measure is used in measuring surfaces, such as cloth, ceilings, floors, etc.; paving, glazing, and stonecutting, by the square foot; roofing, flooring, and slating by the square of 100 feet.

A surface has two dimensions, length and breadth.

A square is a figure that has four equal sides and four right angles.

The unit of measure for surfaces is a *square*, each of whose sides is a linear unit. Thus, a *square inch* is a square, each side of which is one inch long; a *square foot* is a square, each of whose sides is one foot long, etc.

The *area of a square* is the product of two of its sides. Thus, the area of a surface 3 feet square is $3 \times 3 = 9$ square feet.

Hence, to find the area of a rectangle:

RULE.—*Multiply the length by the breadth expressed in units of the same denomination.*

As the *area of a rectangle* is found by taking the product of the numbers representing its length and breadth, it is evident that if the area be divided by either of those numbers, the quotient will be the other number. Hence, to find either side of a rectangle when its area and the other side are given:

RULE.—*Divide the area by the given side. The quotient will be the required side.*

TABLE OF SQUARE MEASURE

144 square inches (sq. in.)	=	1 square foot (sq. ft.)
9 square feet	=	1 square yard (sq. yd.)
$30\frac{1}{4}$ square yds	=	1 square rod (sq. rd.)
160 square rods	=	1 acre (A.)
640 acres	=	1 square mile (sq. mi.)

Sq. ' and sq. " are frequently used for square foot and square inch. Thus, 15 sq. ' 6 sq. " means 15 square feet 6 square inches.

A *square* is 100 square feet. It is used in measuring roofing.

PRACTICAL APPLICATION OF SQUARE MEASURE PAPERING

Facts about *wall paper*:

- (1) Wall paper in this country is $\frac{1}{2}$ yard wide, and comes in rolls 8 yards long, or in double rolls, 16 yards long.
- (2) It is sold by the roll only.
- (3) Bordering is sold by the linear yard.
- (4) Make liberal allowances for waste in matching figures.
- (5) If the border is wide, the strips need not extend to the ceiling.

Rules for measuring:

- (1) Measure the distance around the room in feet.
- (2) Deduct the width of doors and windows.
- (3) Divide the difference by $1\frac{1}{2}$, and the quotient will be the number of strips needed.

(4) *Multiply the number of strips by the height (in yards), and the product is the number of yards needed, approximately.*

(5) *Divide the number of yards by 8, and the result is the number of single rolls needed.*

EXAMPLE A room 12 feet high and 16 feet by 24 feet, has three windows and 2 doors, each 4 feet wide. How many rolls of paper are needed to paper the sides?

SOLUTION

Distance around the room = 80 feet
Width of doors and windows = 20 feet

After deducting for doors and windows 80 feet

$80 \div 2 = 40$

$40 \times 4 = 160$

$160 \div 8 = 20$ single, or 10 double rolls.

CARPETING

Facts about carpets:

(1) Carpets are usually $\frac{3}{4}$ yard wide and are sold by the linear yard.

(2) Always draw a diagram of the floor or stairs to be covered.

(3) The number of yards required depends on which way the strips run—whether lengthwise or across the room. Sometimes, by running the strips lengthwise, there is less waste in matching the pattern.

(4) The part cut off in matching patterns is charged to the purchaser.

Rules for estimating:

The number of yards required will be the number of yards in a strip (including the waste for matching), multiplied by the number of strips.

EXAMPLE What is the cost of carpeting a room 16 feet by 24 feet at 85c per yard? The carpet is $2\frac{3}{4}$ feet wide and the strips run lengthwise.

SOLUTION

$16 \div 2\frac{3}{4} = 7\frac{1}{2}$. Hence, I must buy 8 strips

$24 \div 3 = 8$, which is the number of yards in a strip.

$8 \times 8 \text{ yards} = 64 \text{ yards}$

64 yards will cost $64 \times 85c$, or \$54.40

To this must be added the cost of sewing, the laying of the carpet, and the waste in matching the pattern.

LAND MEASURE

To find the number of acres in a tract of land:

RULE.—*Divide the number of square rods by 160, or number of square chains by 10.*

EXAMPLE: (1) How many square rods, also acres, in a field 80 rods long and $62\frac{1}{2}$ rods wide?

$80 \times 62\frac{1}{2} = 5000$ square rods; $5000 \div 160 = 31\frac{1}{4}$ acres. Ans. $31\frac{1}{4}$ acres.

(2) In tract, 79 chains 84 links (79 84 chains) by 41 chains 25 links (41.25 chains)?

$79.84 \times 41.25 = 3293.4$ square chains; $3293.4 \div 10 = 329.34$ acres. Ans. 329.34 acres.

Table showing one side of a square tract or lot containing

1 acre	=	208.7 feet	=	43,560 square feet
$1\frac{1}{2}$ acres	=	255.6 feet	=	65,340 square feet
2 acres	=	295.2 feet	=	87,120 square feet
$2\frac{1}{2}$ acres	=	330 feet	=	108,900 square feet
3 acres	=	361.5 feet	=	130,680 square feet
6 acres	=	466.7 feet	=	217,800 square feet
10 acres	=	660 feet	=	435,600 square feet
$\frac{1}{10}$ acre	=	66 feet	=	4,356 square feet
$\frac{1}{8}$ acre	=	73.8 feet	=	5,445 square feet
$\frac{1}{6}$ acre	=	85.2 feet	=	7,260 square feet
$\frac{1}{4}$ acre	=	104.4 feet	=	10,890 square feet
$\frac{1}{3}$ acre	=	120.5 feet	=	14,520 square feet
$\frac{1}{2}$ acre	=	147.6 feet	=	21,780 square feet
$\frac{3}{4}$ acre	=	180.8 feet	=	32,670 square feet

TABLE OF SURVEYOR'S SQUARE MEASURE

272 $\frac{1}{2}$ square feet	=	1 square rod
16 square rods	=	1 square chain
160 square rods, or 10 square chains	=	1 acre
640 acres	=	1 square mile, or section
36 square miles, or 36 sections	=	1 township

CUBIC MEASURE

Just as the rectangle is the chief surface considered in arithmetic, so the rectangular solid is the chief solid body.

A *rectangular solid* is bounded by six rectangular surfaces, each opposite pair of rectangles being equal and parallel to each other.

A rectangular solid thus has three dimensions—*length*, *breadth*, and *thickness*.

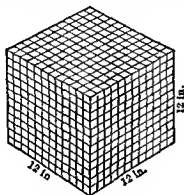
If the length, breadth, and thickness are all equal to one another, the solid is called a *cube*. Hence, a *cubic foot*, the unit of volume, is a solid body whose length, breadth, and thickness are each a linear foot. Similarly, a *cubic inch* measures one linear inch in length, breadth, and thickness; and a *cubic yard* measures one linear yard in length, breadth, and thickness.

The number of cubic feet (or inches, or yards) in the volume of a rectangular solid is equal to the number of linear feet (or inches, or yards) in the length, multiplied by the number of linear feet (or inches, or yards) in the breadth, multiplied by the number of linear feet (or inches, or yards) in the thickness.

This is usually abbreviated into:

Length \times breadth \times thickness = volume, or cubic content.

For, suppose the solid in the diagram is 10 feet in length, 8 feet in breadth, and 5 feet in thickness. It is clear that the solid can be cut into five slices, each 1 foot thick, by planes parallel to the bottom. But, the bottom contains 10×8 square feet and above each



One cubic foot

square foot there is a cubic foot. Thus, each slice contains 10×8 cubic feet. Therefore, since there are five slices, the whole solid contains $10 \times 8 \times 5$, or 400 cubic feet.

Since length \times breadth \times thickness = cubic content, it follows that, if we know any three of these four quantities, we can find the fourth.

The student should remember that:

(a) A cubic foot of water weighs 1000 ounces (avoirdupois), approximately.

(b) A gallon of pure water weighs 10 pounds (avoirdupois).

We have thus a relation between weight, capacity, and cubic content.

TABLE OF CUBIC MEASURE

1728 cubic inches (cu. in.)	=	1 cubic foot (cu. ft.)
27 cubic feet	=	1 cubic yard (cu. yd.)
128 cubic feet	=	1 cord (C)
Cubic Yard		Cubic Feet
1	=	27
		Cubic Inches
		46656

A cord of wood or stone is a pile 8 feet long, 4 feet wide, and 4 feet high.

A pile of wood 4 feet high, 4 feet wide, and 1 foot long makes a cord foot. 8 cord feet = 1 cord.

A perch of stone or masonry is $16\frac{1}{2}$ feet long, $1\frac{1}{2}$ feet thick, and 1 foot high, and contains $24\frac{1}{4}$ cubic feet.

A cubic yard of earth is considered a load.

Brick work is commonly estimated by the thousand bricks.

Bricklayers, masons, and joiners commonly make a deduction of one half the space occupied by windows and doors in the walls of buildings.

In computing the contents of walls, masons and bricklayers multiply the entire distance around on the outside of the wall by the height and thickness. The corners are thus measured twice.

A cubic foot of distilled water at the maximum density, at the level of the sea, and the barometer at 30 inches, weighs $62\frac{1}{2}$ pounds or 1000 ounces avoirdupois.

By actual measurements, it has been found that a bushel, dry measure, contains about $1\frac{1}{4}$ cubic feet. This makes it easy to estimate about how many bushels any bin will hold.

PRACTICAL APPLICATIONS OF CUBIC MEASURE

EXAMPLE: An open tank made of iron $\frac{1}{4}$ inch thick, is 4 feet long, 2 feet 6 inches broad, and 2 feet deep, outside measurement. Assuming that iron weighs 7.8 times as much as water, find the weight of the tank.

The external volume of the tank = $2 \times 2\frac{1}{2} \times 4$ cubic feet = 20 cubic feet.

Since the iron is $\frac{1}{4}$ inch thick, the inside length is $\frac{1}{2}$ inch less than the outside, the inside breadth is $\frac{1}{2}$ inch less than the outside, and the inside depth is $\frac{1}{2}$ inch less than the outside.

Therefore the interior volume

$$= 29\frac{1}{2} \times 47\frac{1}{2} \times 23\frac{1}{4} \text{ cubic inches}$$

$$= 59 \times 95 \times 95$$

$$= \frac{\quad}{16} \text{ cubic inches}$$

$$= 332791\frac{1}{16} \text{ cubic inches}$$

Therefore, volume of iron in the tank

$$= 20 \text{ cubic feet} - 332791\frac{1}{16} \text{ cubic inches}$$

$$= 1280\frac{3}{4} \text{ cubic inches.}$$

But 1 cubic foot of iron weighs as much as 7.8 cubic feet of water, i. e., 7.8 \times 1000 ounces, or 7800 ounces.

$$\therefore \text{Weight of tank} = \frac{1280\frac{3}{4} \times 7800}{1728 \times 16} \text{ pounds}$$

$$= 361.199 \text{ pounds, Ans.}$$

EXAMPLE: A wood pile is 8 feet high and 40 feet long. The sticks are 4 feet long. How many cords in it?

SOLUTION: Being 8 feet high, it is 2 cords high. 40 feet in length equal 5 cords in length. Hence, the pile contains 2×5 cords, or 10 cords.

To estimate a bin:

- (1) Find the number of cubic feet in the bin.
- (2) Divide the number of cubic feet by $1\frac{1}{4}$.
- (3) The result is the number of bushels.

EXAMPLE: How many bushels will a bin hold, if its inside measurements are, length 20 feet, width 12 feet, depth 8 feet?

SOLUTION: The number of cubic feet in a bin is $8 \times 12 \times 20$, or 1920.

If 1 bushel contains $1\frac{1}{4}$ cubic feet, in 1920 cubic feet there are as many bushels as $1\frac{1}{4}$ is contained times in 1920, or 1536.

WORK:

$$8 \times 12 \times 20 = 1920$$

$$1920 \div 1\frac{1}{4} = 1536.$$

The work may be indicated in this way as well—

$$8 \times 12 \times 20 \times \frac{4}{5} = 1536.$$

To get the number of heaped bushels of corn in the ear in a crib:

- (1) Multiply the length of the crib in inches by the width in inches.
- (2) Multiply the product obtained, by the height of the corn in the crib in inches.
- (3) Divide the result by 2748.

EXAMPLE: How much corn in the ear can I put into a crib 12 feet wide, 20 feet long, and 10 feet deep?

SOLUTION: The number of cubic inches in the crib is $144 \times 240 \times 120$, or 4,147,200.

Since 2748 cubic inches hold 1 bushel, 4,147,200 cubic inches hold as many bushels as 2748 is contained times in 4,147,200, or 1509+ bushels.

WORK:

$$\frac{144 \times 240 \times 120}{2748} = 1509+.$$

MEASURES OF CAPACITY

Measures used in telling the extent of room in vessels are called *measures of capacity*.

There are two kinds of capacity measures, *dry measures* and *liquid measures*.

Dry measures are used to measure grain, seeds, and the like.

Liquid measures are used to measure water, milk, oils, etc.

COMMON LIQUID MEASURE TABLE

4 gills (gi.)	=	1 pint (pt.)	
2 pints	=	1 quart (qt.)	
4 quarts	=	1 gallon (gal.)	
31½ gallons	=	1 barrel (bbl.)	
2 barrels	=	1 hogshead (hhd.)	
Gallon	Quarts	Pints	Gills
1	= 4	= 8	= 32

A pint, quart, or gallon, dry measure, is more than the same quantity, liquid measure; for a quart, dry measure, is $\frac{3}{4}$ of a bushel, or $\frac{3}{4}$ of 2150.4 cubic inches, which is about 67 $\frac{3}{4}$ cubic inches, while a quart liquid measure is $\frac{3}{4}$ of 231 cubic inches, or 57 $\frac{3}{4}$ cubic inches.

	Cu. In. in 1 Gal.	Cu. In. in 1 Qt.	Cu. In. in 1 Pt.	Cu. In. in 1 Gi.
Liquid measure	231	57 $\frac{3}{4}$	28 $\frac{3}{4}$	7 $\frac{3}{4}$
Dry measure	268 $\frac{3}{4}$	67 $\frac{3}{4}$	33 $\frac{3}{4}$	8 $\frac{3}{4}$

In determining the capacity of cisterns, reservoirs, etc., 31 $\frac{1}{2}$ gallons are considered a barrel (bbl.), and 2 barrels, or 63 gallons, a hoghead (hhd.). In commerce, however, the barrel and hoghead are not fixed measures.

Casks of large size, called *tierces*, *pipes*, *butts*, *tuns*, etc., do not hold any fixed quantity. Their capacity is usually marked upon them.

The *standard gallon* of the United States contains 231 cubic inches, and will hold a little over 8 $\frac{3}{4}$ pounds of distilled water. The *imperial gallon*, now adopted by Great Britain, contains 277.274 cubic inches, or 10 pounds of distilled water, temperature 62 degrees Fahrenheit, the barometer standing at 30 inches.

TABLE OF APOTHECARIES' LIQUID MEASURE

These measures are used in mixing medicines.

60 minims (m)	= 1 fluid dram (ʒ)
8 fluid drams	= 1 fluid ounce (ʒ)
16 fluid ounces	= 1 pint (O.)
8 pints	= 1 gallon (Cong.)

A minim is about 1 drop.

TABLE OF DRY MEASURE

2 pints (pt.)	=	1 quart (qt.)	
8 quarts	=	1 peck (pk.)	
4 pecks	=	1 bushel (bu.)	
Bushel	Pecks	Quarts	Pints
1	= 4	= 32	= 64

A common *Winchester bushel* (the standard of the United States) contains 2150.42 cubic inches. In Great Britain, the bushel contains 2218.2 cubic inches.

A *dry quart* contains 67.2 cubic inches.

A *liquid quart* contains 57.75 cubic inches.

EXAMPLE 1: Reduce 5 bushels 2 pecks 4 quarts 1 pint to pints.

OPERATION:

4	8	2	
bu.	pk.	qt.	pts.
5	2	4	1
4			
<hr/>			
22	pk.		
8			
<hr/>			
180	qt.		
2			
<hr/>			
361	pt.		

EXPLANATION: As there are 4 pecks in 1 bushel, any number of bushels is equal to 4 times that number of pecks. Then, 5 bushels = 20 pecks, and 2 pecks added made 22 pecks. As there are 8 quarts in 1 peck, any number of pecks is equal to 8 times that number of quarts. Then 22 pecks = 176 quarts, and 4 quarts added make 180 quarts. As there are 2 pints in 1 quart, any number of quarts is equal to 2 times that number of pints. Then, 180 quarts = 360 pints, and 1 pint added make 361 pints. Hence, 5 bushels 2 pecks 4 quarts 1 pint = 361 pints.

EXAMPLE 2: Reduce 361 pints to bushels.**OPERATION:**

2 361 pt
 8 180 qt + 1 pt.
 4 22 pk. + 4 qt.
 5 bu. + 2 pk.

EXPLANATION: As there are 2 pints in 1 quart, 361 pints are equal to one half that number of quarts = 180 quarts, with a remainder of 1 pint. Also, 180 quarts are equal to one eighth of that number of pecks = 22 pecks, with a remainder of 4 quarts. Finally, 22 pecks are equal to one fourth of that number of bushels = 5 bushels, with a remainder of 2 pecks. Hence, 361 pints are equal to 5 bushels 2 pecks 4 quarts 1 pint.

MEASURES OF WEIGHT**AVOIRDUPOIS WEIGHT**

Avoirdupois weight is used for weighing heavy articles as grain, groceries, coarse metals, etc.

27 34 grains	= 1 dram (dr.)
16 drams	= 1 ounce (oz.)
16 ounces (oz.)	= 1 pound (lb.)
25 pounds	= 1 quarter
100 pounds	= 1 hundredweight (cwt.)
20 hundredweight	= 1 ton (T.)

Ton	Hundred-weight	Pounds	Ounces
1	= 20	= 2000	= 32000

Scale—20, 100, 16.

In weighing coal at the mines and in levying duties at the United States Customhouse, the *long ton* of 2240 pounds is sometimes used.

The *ounce* is considered as 16 drams.

The unit is the *pound*. It contains 7000 grains.

The following denominations are also used.

14 pounds	= 1 stone
100 pounds butter	= 1 firkin
100 pounds grain or flour	= 1 cental
100 pounds dried fish	= 1 quantal
100 pounds nails	= 1 keg
196 pounds flour	= 1 barrel
200 pounds pork or beef	= 1 barrel
280 pounds salt at N. Y. works	= 1 barrel

TROY WEIGHT

Troy weight is used in weighing gold, silver, and jewels.

TABLE

24 grains (gr.)	= 1 pennyweight (pwt.)
20 pennyweights	= 1 ounce (oz.)
12 ounces	= 1 pound (lb.)

Pounds	Ounces	Pennyweights	Grains
1	= 12	= 240	= 5760

In weighing diamonds, pearls, and other jewels, the unit commonly employed is the *carat*, which is equal to 4 carat grains, or 3 168 troy grains.

The *carat* is also used to express the fineness of gold, and means $\frac{1}{24}$ part. Thus gold that is 18 carats fine is $\frac{18}{24}$ gold, and $\frac{6}{24}$ alloy.

The standard unit of weight is the *troy pound*. It is equal to the weight of 22.7944 cubic inches of distilled water at its maximum density, the barometer being at 30 inches. It is identical with the troy pound of Great Britain.

APOTHECARIES' WEIGHT

Apothecaries' weight is used by apothecaries and physicians in weighing medicines for prescriptions.

TABLE

20 grains (gr.)	=	1 scruple (sc. or ℥)						
3 scruples	=	1 dram (dr. or ℥)						
8 drams	=	1 ounce (oz. or ℥)						
12 ounces	=	1 pound (lb. or lb)						
Pound	Ounces	Drams	Scruples	Grains				
1	=	12	=	96	=	288	=	5760

In writing prescriptions, physicians express the number in Roman characters. They also write the symbol first; thus: 3v, 5vi, ℥i.

MEDICAL SIGNS AND ABBREVIATIONS

R (Lat. Recipe), take; ℥i, of each; lb, pound; ℥, ounces; ℥, drachm; ℥, scruple; m, minim, or drop; O or o, pint; f℥, fluid ounce; f℥, fluid drachm; ss, half an ounce; ℥i, one ounce; ℥ss, one ounce and a half; ℥ii, two ounces; gr, grain; Q. S., as much as sufficient; Ft. Mist, let a mixture be made; Ft. Haust., let a draught be made; Ad., add to; Ad lib, at pleasure; Aq., water; M., mix; Mac., macerate; Pulv., powder; Pil., pill; Solv., dissolve; St., let it stand; Sum., to be taken; D., dose; Dil., dilute; Filtr., filter; Lot., a wash; Garg., a gargle; Hor. Decuh., at bed time; Inject., injection; Gtt., drops; ss, (semis) one half; Ess., essence.

COMPARISON OF WEIGHTS

TABLE

1 pound avoirdupois	=	7000 grains
1 ounce avoirdupois	=	437½ grains
1 pound troy, or apothecary	=	5760 grains
1 ounce troy, or apothecary	=	480 grains

TIME MEASURE

60 seconds (sec.)	=	1 minute (min.)
60 minutes	=	1 hour (hr.)
24 hours	=	1 day (da.)
7 days	=	1 week (wk.)
365 days	=	1 common year (yr.)
12 months	=	1 common year
366 days	=	1 leap year
100 years	=	1 century

COMMON UNITS

12 units	= 1 dozen (doz.)
12 dozen	= 1 gross (gr.)
144 units	= 1 gross
12 gross	= 1 great gross
20 units	= 1 score

PAPER MEASURE

24 sheets	= 1 quire
20 quires	= 1 ream (480 sheets)
500 sheets	= 1 ream (commercial)
2 reams	= 1 bundle
5 bundles	= 1 bale

CIRCULAR MEASURES

Circular or angular measures are used in surveying, navigation, astronomy, geography, reckoning latitude and longitude, and computing differences in time.

A *circle* is a plane figure bounded by a curved line, every point of which is equally distant from a point within, called the center. The *circumference* is the bounding line of a circle.

The *radius* of a circle is a straight line drawn from the circumference to the center.

The *diameter* is a straight line drawn through the center, with the ends terminating in the circumference.

An *arc* of a circle is any portion of the circumference.

An *angle* is the difference in direction between two straight lines which meet.

If two diameters divide a circle into four equal parts, these diameters make *right angles* with each other.

An angle less than a right angle is an *acute angle*.

The circumference of a circle may be divided into 360 equal parts, called *degrees*. If the circle is large, the degree is large, and if the circle is small, the degree is small; but the degree is always $\frac{1}{360}$ part of the circumference, whatever the size of the circle.

An angle at the center of a circle is measured by the arc which bounds it.

If the angle is a right angle, it is measured by $\frac{1}{4}$ of 360 degrees, or 90 degrees; hence, any angle of 90 degrees is a right angle.

An acute angle is always less than 90 degrees.

An obtuse angle is always more than 90 degrees.

TABLE OF CIRCULAR MEASURE

60 seconds (") = 1 minute (')
 60 minutes = 1 degree (°)
 360 degrees = 1 circumference (cir.)

Circumference	Degrees	Minutes	Seconds
1	= 360	= 21,600	= 1,296,000

A *quadrant* is $\frac{1}{4}$ of a circumference, or 90°; a *sexant* is $\frac{1}{6}$ of a circumference, or 60°.

The length of a degree of longitude on the earth's surface at the Equator is 69.16 miles

In astronomical calculation, 30° are called a *sign*, and there are, therefore, 12 signs in a circle

THE METRIC SYSTEM OF WEIGHTS AND MEASURES

MEASURES OF LENGTH

Metric Denominations and Values	Equivalents in Denominations in Use
Myriameter 10,000 meters	6.2137 miles
Kilometer 1,000 meters	0.62137 mile, or 3,280 feet and 10 inches
Hectometer 100 meters	328 feet and 1 inch
Dekameter 10 meters	393.7 inches
Meter 1 meter	39.37 inches
Decimeter $\frac{1}{10}$ of a meter	3.937 inches
Centimeter $\frac{1}{100}$ of a meter	0.3937 inch
Millimeter $\frac{1}{1000}$ of a meter	0.0394 inch

MEASURES OF SURFACE

Metric Denominations and Values	Equivalents in Denominations in Use
Hectare 10,000 square meters	2.471 acres
Are 100 square meters	119.6 square yds.
Centare1 square meter	1.550 square inches

MEASURES OF CAPACITY

Metric Denominations and Values			Equivalents in Denominations in Use	
Names	No. of liters	Cubic Measure	Dry Measure	Liquid or Wine Measure
Kiloliter or Steree	1,000	1 cubic meter	1 308 cubic yards	264.17 gallons
Hectoliter	100	$\frac{1}{10}$ of a cubic meter	2 bu. and 3 35 pks	26 417 gallons
Dekaliter	10	10 cubic decimeters	9 08 quarts	2 6417 gallons
Liter	1	1 cubic decimeter	0 908 quart	1 0567 quarts
Deciliter	$\frac{1}{10}$	$\frac{1}{10}$ of a cubic decimeter	6 1022 cubic inches	0 845 gill
Centiliter	$\frac{1}{100}$	10 cubic centimeters	0 6102 cubic inch.	0 338 fluid oz.
Milliliter	$\frac{1}{1000}$	1 cubic centimeter	0.061 cubic inch	0 27 fluid dram

WEIGHTS

Metric Denominations and Values			Equivalents in Denominations in Use
Names	Number of grams	Weight of what quantity of water at maximum density	Avoirdupois Weight
Millier or Tonneau	1,000,000	1 cubic meter	2,204 6 pounds
Quintal	100,000	1 hectoliter	220 46 pounds
Myriagram	10,000	10 liters	22 046 pounds
Kilogram or Kilo	1,000	1 liter	2.2046 pounds
Hectogram	100	1 deciliter	3 5274 ounces
Dekagram ..	10	10 cubic centimeters	0 3527 ounce
Gram	1	1 cubic centimeter	15 432 grains
Decigram	$\frac{1}{10}$	$\frac{1}{10}$ of a cubic centimeter	1.5432 grains
Centigram	$\frac{1}{100}$	10 cubic millimeters	0.1543 grain
Milligram	$\frac{1}{1000}$	1 cubic millimeter	0 0154 grain

EQUIVALENTS, ENGLISH AND METRIC

Linear Measure

One inch is 25.4 millimeters, 2.54 centimeters, .0254 meter.

One foot is 30.48 centimeters, .3048 meter.

One yard is 91.44 centimeters, .9144 meter.
One mile is 1609.3472 meters, 1.609347 kilometers.

One millimeter is .03937 inch.
One meter is 3.28083 feet, 1.093611 yards.
One kilometer is .62137 mile.

Square Measure

One square inch is 6.452 square centimeters.
One square foot is .0929 square meter.
One square yard is .8361 square meter.
One acre is .4047 hectare.
One square mile is 2.59 square kilometers.

One square centimeter is .155 square inch.
One square meter is 10.764 square feet, 1.196 square yards.
One hectare is 2.471 acres.
One square kilometer is .3861 square mile.

Cubic Measure

One cubic inch is 16.3872 cubic centimeters.
One cubic foot is .028317 cubic meter.
One cubic yard is .7646 cubic meter.

One cubic centimeter is .06102 cubic inch.
One cubic meter is 35.314 cubic feet, 1.3079 cubic yards.

Equivalent Measures of Volume and Capacity

In the metric system, the liter is the unit measure of volume. It equals a cubic decimeter, with an almost infinitesimal decimal deviation. Precisely, it is one and twenty-seven millionths cubic decimeter.

One cubic inch, dry measure, is .016386 liter.
One cubic foot, dry measure, is 28.316 liters.

One liter, dry measure, is 61.025 cubic inches.
One liter, dry measure, is .035315 cubic foot.

One U. S. liquid pint is .47317 liter.
 One liquid U. S. quart is .94633 liter.
 One liquid U. S. gallon is 3.78533 liters.

One liter, liquid measure, is 2.1134 pints, 1.05671 quarts, .26418 gallons.

One quart, dry measure, is 1.1012 liters.
 One peck is 8.81 liters, .881 dekaliter.
 One bushel is 35.2383 liters, 3.52383 dekaliters, .35238 hectoliter.
 One bushel per acre is .8708 hectoliters per hectare.

One liter, dry measure, is .9081 quart, .11351 peck.
 One dekaliter, dry measure, is 1.1351 pecks.
 One hectoliter, dry measure, is 2.8378 bushels.
 One hectoliter per hectare is 1.1484 bushels per acre.
 One fluid ounce is 29.5729 milliliters, .0297 liter.
 One gill is 118.292 milliliters, .118292 liter.
 One pint is 473.167 milliliters, .473167 liter.
 1 quart is 946.333 milliliters, .946333 liter.
 One gallon is 3785.332 milliliters, 3.785332 liters, 231 cubic inches.

Weights

One ounce troy weight is 31.103 grams.
 One ounce avoirdupois is 28.35 grams.
 One pound avoirdupois is .45359 kilogram.

One gram is .032151 troy ounce, .035274 avoirdupois ounce.
 One kilogram is 2.20462 avoirdupois pounds.

One short ton, 2,000 pounds avoirdupois, is 907.18486 kilograms, .90718486 metric ton.
 One long ton, 2,240 pounds avoirdupois, is 1016.04704 kilograms, 1.01604704 metric tons.

USEFUL VALUES

To find the diameter of a circle, multiply the circumference by .31831.

To find the circumference of a circle, multiply the diameter by 3.1416.

To find the area of a circle, multiply the square of the diameter by .7854.

To find the surface of a ball, multiply the square of the diameter by 3.1416.

To find the side of an equal square, multiply the diameter by .8862.

To find the cubic inches in a ball, multiply the diameter by .5236.

Doubling the diameter of a pipe increases its capacity four times.

One cubic foot of anthracite coal weighs about 53 pounds.

One cubic foot of bituminous coal weighs 47 to 50 pounds.

One ton of coal is equivalent to two cords of wood for steam purposes.

A gallon of water (U. S. standard) weighs $8\frac{1}{8}$ pounds and contains 231 cubic inches.

A cubic foot of water contains $7\frac{1}{2}$ gallons, 1728 cubic inches, and weighs $62\frac{1}{2}$ pounds.

A horsepower is equivalent to raising 33,000 pounds one foot per minute, or 550 pounds one foot per second.

To find the pressure in pounds per square foot of water, multiply the height of column in feet by .434.

Steam rising from water at its boiling point (212 degrees) has a pressure equal to the atmosphere (14.7 pounds to the square inch).

To evaporate one cubic foot of water requires the consumption of $7\frac{1}{2}$ pounds of ordinary coal or about 1 pound of coal to 1 gallon of water.

RAPID TABLE OF MULTIPLICATION AND DIVISION

A figure in the top line (19) multiplied by a figure in the last column on the left (18) produces the figure where the top line and the side line meet (342), and so on.

A figure in the table (342) divided by the figure at the top of that column (19) results in the figure (18) at the extreme left; also, a figure in the table (342) divided by the figure (18) at the extreme left gives the figure (19) at the top of the column, and so on.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
2	4	6	8	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40	42	44	46	48	50
3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75
4	8	12	16	20	24	28	32	36	40	44	48	52	56	60	64	68	72	76	80	84	88	92	96	100
5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125
6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150
7	14	21	28	35	42	49	56	63	70	77	84	91	98	105	112	119	126	133	140	147	154	161	168	175
8	16	24	32	40	48	56	64	72	80	88	96	104	112	120	128	136	144	152	160	168	176	184	192	200
9	18	27	36	45	54	63	72	81	90	99	108	117	126	135	144	153	162	171	180	189	198	207	216	225
10	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250
11	22	33	44	55	66	77	88	99	110	121	132	143	154	165	176	187	198	209	220	231	242	253	264	275
12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300
13	26	39	52	65	78	91	104	117	130	143	156	169	182	195	208	221	234	247	260	273	286	299	312	325
14	28	42	56	70	84	98	112	126	140	154	168	182	196	210	224	238	252	266	280	294	308	322	336	350
15	30	45	60	75	90	105	120	135	150	165	180	195	210	225	240	255	270	285	300	315	330	345	360	375
16	32	48	64	80	96	112	128	144	160	176	192	208	224	240	256	272	288	304	320	336	352	368	384	400
17	34	51	68	85	102	119	136	153	170	187	204	221	238	255	272	289	306	323	340	357	374	391	408	425
18	36	54	72	90	108	126	144	162	180	198	216	234	252	270	288	306	324	342	360	378	396	414	432	450
19	38	57	76	95	114	133	152	171	190	209	228	247	266	285	304	323	342	361	380	399	418	437	456	475
20	40	60	80	100	120	140	160	180	200	220	240	260	280	300	320	340	360	380	400	420	440	460	480	500
21	42	63	84	105	126	147	168	189	210	231	252	273	294	315	336	357	378	399	420	441	462	483	504	525
22	44	66	88	110	132	154	176	198	220	242	264	286	308	330	352	374	396	418	440	462	484	506	528	550
23	46	69	92	115	138	161	184	207	230	253	276	299	322	345	368	391	414	437	460	483	506	529	552	575
24	48	72	96	120	144	168	192	216	240	264	288	312	336	360	384	408	432	456	480	504	528	552	576	600
25	50	75	100	125	150	175	200	225	250	275	300	325	350	375	400	425	450	475	500	525	550	575	600	625
26	52	78	104	130	156	182	208	234	260	286	312	338	364	390	416	442	468	494	520	546	572	598	624	650
27	54	81	108	136	162	188	214	240	266	292	318	344	370	396	422	448	474	500	526	552	578	604	630	656
28	56	84	112	140	168	196	224	252	280	308	336	364	392	420	448	476	504	532	560	588	616	644	672	700
29	58	87	116	144	172	200	228	256	284	312	340	368	396	424	452	480	508	536	564	592	620	648	676	704
30	60	90	120	150	180	210	240	270	300	330	360	390	420	450	480	510	540	570	600	630	660	690	720	750
31	62	93	124	156	188	220	252	284	316	348	380	412	444	476	508	540	572	604	636	668	700	732	764	796
32	64	96	128	160	192	224	256	288	320	352	384	416	448	480	512	544	576	608	640	672	704	736	768	800
33	66	99	132	164	196	228	260	292	324	356	388	420	452	484	516	548	580	612	644	676	708	740	772	804
34	68	102	136	168	200	232	264	296	328	360	392	424	456	488	520	552	584	616	648	680	712	744	776	808
35	70	104	140	172	204	236	268	300	332	364	396	428	460	492	524	556	588	620	652	684	716	748	780	812
36	72	106	144	176	208	240	272	304	336	368	400	432	464	496	528	560	592	624	656	688	720	752	784	816
37	74	108	148	180	212	244	276	308	340	372	404	436	468	500	532	564	596	628	660	692	724	756	788	820
38	76	110	152	184	216	248	280	312	344	376	408	440	472	504	536	568	600	632	664	696	728	760	792	824
39	78	112	156	188	220	252	284	316	348	380	412	444	476	508	540	572	604	636	668	700	732	764	796	828
40	80	114	160	192	224	256	288	320	352	384	416	448	480	512	544	576	608	640	672	704	736	768	800	832
41	82	116	164	196	228	260	292	324	356	388	420	452	484	516	548	580	612	644	676	708	740	772	804	836
42	84	118	168	200	232	264	296	328	360	392	424	456	488	520	552	584	616	648	680	712	744	776	808	840
43	86	120	172	204	236	268	300	332	364	396	428	460	492	524	556	588	620	652	684	716	748	780	812	844
44	88	122	176	208	240	272	304	336	368	400	432	464	496	528	560	592	624	656	688	720	752	784	816	848
45	90	124	180	212	244	276	308	340	372	404	436	468	500	532	564	596	628	660	692	724	756	788	820	852
46	92	126	184	216	248	280	312	344	376	408	440	472	504	536	568	600	632	664	696	728	760	792	824	856
47	94	128	188	220	252	284	316	348	380	412	444	476	508	540	572	604	636	668	700	732	764	796	828	860
48	96	130	192	224	256	288	320	352	384	416	448	480	512	544	576	608	640	672	704	736	768	800	832	864
49	98	132	196	228	260	292	324	356	388	420	452	484	516	548	580	612	644	676	708	740	772	804	836	868
50	100	134	200	232	264	296	328	360	392	424	456	488	520	552	584	616	648	680	712	744	776	808	840	872

ROMAN NUMERALS

I.....	1	XI	11	XXX	30	CCC	300
II	2	XII	12	XL	40	CCCC...	400
III	3	XIII	13	L	50	D	500
IV	4	XIV	14	LX	60	DC	600
V	5	XV	15	LXX	70	DCC	700
VI	6	XVI	16	LXXX or		DCCC	800
VII	7	XVII	17	XXC	80	CM	900
VIII	8	XVIII..	18	XC	90	M or	
IX	9	XIX	19	C	100	cic	1000
X.	10	XX	20	CC	200	MM	2000

Note.—A dash line over a numeral, multiplies the value by 1,000: thus, \overline{X} = 10,000; \overline{L} = 50,000; \overline{C} = 100,000; \overline{D} = 500,000; \overline{M} = 1,000,000; \overline{CLIX} = 159,000; \overline{DLIX} = 559,000.

Other general rules in Roman numerals are as follows: (1) repeating a letter repeats its value—XX = 20; CCC = 300; (2) a letter placed after one of greater value adds thereto—VI = 6; DV = 600; (3) a letter placed before one of greater value subtracts therefrom—IV = 4.

Arabic numerals are those now commonly in use—0, 1, 2, 3, 4, 5, 6, 7, 8, 9, etc.

AGRICULTURE

Agriculture includes horticulture and forestry as well as farming. *Farming* is the practice of tilling the soil for a livelihood. *General farming* comprises the growing of grains and forage, including the livestock; *horticulture* includes the growing of fruits, vegetables, flowers or ornamental plants, and the rearing of plants in nurseries; *forestry* consists in the raising of timber. One may specialize in livestock, and be engaged in stock raising, poultry farming, horse breeding, sheep breeding, etc. The occupation concerned with the production of milk and milk products is known as *dairying*.

Modern methods of agriculture have advanced greatly as compared with methods in use in days gone by. Manual labor has been supplanted by machinery of all kinds and increased efficiency. The sciences of chemistry and biology have been applied to the science of growing plants and animals. Research in soils, climates, and crops has increased the productivity of farming. Specialized schools offer formal education to those interested in agriculture. What the farmer once left to chance or learned through expensive experience has been or can be tested in laboratories.

Crops—The kind of crops which will be raised depends on two factors: soil and climate.

Soil.—Soils are composed of mineral matter (clay, sand, lime carbonate) and organic matter (decomposed plant or animal matter).

Fertilizers.—The farmer finds it necessary to use fertilizers in order to return to the soil the nitrogen, phosphorus, calcium, and potassium which has been consumed by the plants. One of the oldest methods of returning these constituents to the soil is the use of manure. Since the supply of farmyard manure is limited, chemists have produced artificial manures, or fertilizers, which are nitrogen, phosphates, lime, and potash. After the farmer has made a study of his soil, he can best tell which fertilizer to use. Much help can be obtained if he communicates with the Department of Agriculture at Washington, D. C.

Nitrogen can be returned to the soil by the addition of organic matter (animal waste, cottonseed meal, dried blood, etc.) or inor-

ganic matter (ammonium sulphate, calcium nitrate, calcium cyanimide). Certain plants like beans and peas have nodules on their roots which absorb nitrogen; if these are planted and then plowed under, the nitrogen content of the soil is increased.

In order to add *phosphorus* to the soil, phosphates known as superphosphates, which are soluble and have been made from phosphate rocks, are used.

Calcium, in the form of quicklime, slaked lime, or finely ground limestone, is used to increase the calcium content of the soil.

Potassium is added to the soil by using potash. Potash may be obtained from wood ashes and tobacco stems if natural deposits are not available. Seaweed, clay, and feldspar are also sources of potash.

Another method of restoring certain constituents to the soil is the *rotation of crops*. Different crops are planted seasonally. The usual rotation includes a season of each of the three following crops: (1) a cultivated crop such as potatoes, cabbages, etc.; (2) a leguminous crop such as beans or peas which are plowed under after the harvest; (3) a grain crop such as a cereal (except corn and rice).

HINTS AND AIDS

Hotbeds and coldframes.—These should be protected from cold north winds. This can be done by means of a hedge, a tight board fence, or a wall.

Planting essentials.—It is necessary to protect the roots of nursery stock and plants from the sun, wind, and frost. Broken branches and roots should be pruned with a sharp knife. Holes should be large enough to admit all roots when spread out. Fertilizers should never be placed directly next to roots.

Grafting.—Scions should be cut while the twigs are dormant—usually from December to March. The twigs are then bundled and either buried in a shady place out of doors or kept in a cold, damp cellar until the spring.

Protection.—For trees and shrubs which are easily injured by frost, the branches should be tied to form an upright bundle. Straw tied loosely around these bundles forms a bale which can then be covered with paper sacks or burlap bags. Delicate plants can be protected by bending the flexible bushes, low trees, and vines

to the ground so that the stems may be pegged down. Light wood, such as used in berry baskets, is placed over the plants and then a layer of straw and earth is put on top.

Barrel hoops which are crossed, stuck into the soil, and covered with cheesecloth may be placed over melon, cucumber, and squash vines in order to protect them from cucumber beetles. The protectors are kept on until the vines begin to spread.

The bases of grape vines can be protected by placing a tile over each vine. The tile should be sunk several inches into the soil. A tile collar, which is laid on the surface, will serve the same purpose.

Labels.—Remove labels which are attached by means of copper wire to nursery stock. Large loops will prevent the girdling of stems. If plant labels are painted, they will hold pencil marks longer.

Frost.—A frost may be expected on a clear, windless night when the sky is brilliant with stars, and the temperature is less than 45 degrees by nine o'clock.

METHODS OF PEST CONTROL

Squash bugs.—One of the best methods of reducing the number of squash bugs is to kill off the adults. After the ripe squashes have been harvested, the immature squashes should be placed in groups all over the field and left until winter sets in. These unripe squashes attract the bugs. The vines should be burned after they have been pulled up by the roots.

After the bugs have been jarred off the squashes and either tramped to the ground or thrown into water containing kerosene (a few tablespoons to a quart or two of water), the squashes are left on the ground as a trap for more bugs.

Sprays which will kill the adult bug will also kill the plants. A great deal of time is spent in trying to trap the bugs under boards near the vine or to destroy the eggs laid on the undersides of the leaves. The immature bugs may be killed by spraying the undersides of the leaves with pyrethrum extract, Black Leaf Forty, or a 10 per cent kerosene emulsion.

Weed burners.—Weed burners are not only useful in destroying weeds but also in getting rid of such insects as the corn borer, flea beetle, squash bug, and curculio which hibernate in debris.

Vaccination and inoculation.—It has been shown by experimentation that vaccination and inoculation of trees against various diseases and insects are harmful.

Loose bark.—Cocoons and insect eggs are often found in the loose bark of fruit trees. These may be scraped off by means of a sharp tool. Sheets may be spread on the ground to catch the droppings.

Plant lice.—When roots are infected with plant lice, tobacco dust mixed with the soil near the roots is effective in destroying them.

Borers.—The presence of borers of various kinds may be detected by droppings (which look like sawdust) outside the burrows in the plant stems. If the burrow is open, the worm may be killed by pushing a wire through the hole of the burrow. In addition, the hole may be filled (by means of a medicine dropper) with diluted Black Leaf Forty.

Rabbits.—To prevent the destruction of young trees by rabbits, swab the trunks of the trees with a mixture of cayenne pepper (one ounce) and lard or other soft grease (one pound).

Spores.—A spray made of a saturated solution of copperas (sulphate of iron) used on the ground before the growth starts in the spring is effective in killing the spores of various plant diseases. The spray should not be used after growing begins because the foliage and shoots will be killed.

Birds.—If birds are given food which they like and which is easily accessible, they will be kept from eating fruit. Birds prefer junberries and Russian mulberries to strawberries, cherries, and raspberries which the grower is trying to save.

Red spiders.—To destroy red spiders which are attacking evergreens, a spray of a weak solution of glue may be used. A half pound of glue dissolved in a quart of hot water and then diluted to ten gallons is effective. The spray should be applied to the undersides of the leaves and repeated in 10 to 15 days.

Japanese beetles.—In addition to the use of Japanese beetle traps, a spray of arsenate of lead is recommended. Certain requirements are necessary for the Japanese beetle trap to be effective. The beetles fly against the wind; therefore, the location should be where the wind will carry the odor to the beetles. Traps should not be placed too close to the plants, so that the beetles will not alight on the foliage. Beetles usually do not enter the traps in

the shade, consequently, the traps are most advantageous when placed in the sun. The baffle, the inside of the funnel, and the bait container should be painted white; the outside of the trap, light green. Geraniol and not geranium oil is used in the bait. The proportions for the liquid bait are: 4 teaspoonfuls of geraniol (at least 70 per cent pure); $\frac{1}{4}$ teaspoonful eugenol (U. S. P.); 1 tablespoonful of water, and shake vigorously. The beetles should be removed in the evening or early in the morning and dumped into a pail of hot water to which kerosene or gasoline has been added.

Additional information regarding traps may be obtained by writing to the Japanese Beetle Laboratory, Bureau of Entomology, Moorestown, N. J.

Mice.—Mice often gnaw on the bark of young trees. Wire netting placed around the trunk of the trees in a cylinder whose circumference is larger than the trunk of the tree will be adequate protection until the bark grows rougher.

Spraying.—Plant lice may be killed by spraying with tobacco, a caustic, pyrethrum, or an oil emulsion. If the spraying is done early in the day, the solution will become stronger because the water will evaporate. If applied at night, dew will dilute the spray and even liquefy it so that it will drop off the plant. In addition, if the spray is applied to the undersides of the leaves, there will be less chance for it to be washed off by rain and dew.

Onion maggot.—A truck gardener discovered that onion maggots prefer early radishes to onions. He, therefore, recommends that radishes be used in onion fields as trap crops.

Caterpillar eggs.—During the dormant season, caterpillar eggs look like bubbles of dried glue. It is best to gather them and not destroy them, but to place them out of doors. Here they will hatch and yet be out of reach of food. The reason for keeping these masses is so that the parasites which live on the caterpillars which are in the eggs will escape and so kill other pests. These parasites (proctotrupids, chalcids, and others) lay their eggs inside the eggs of larger insects and so destroy them.

Slugs and snails.—Lime and wood ashes are used to kill slugs and snails which damage plants during wet seasons. In addition, their food may be poisoned with lead arsenate.

Cutworms.—Thoroughly moistened wood ashes which release potash may be used to kill cutworms. Bran, middlings, or clover

sprinkled with water and dusted with paris green or lead arsenate is also effective in killing cutworms.

Ants.—It is easy to destroy ants which make large nests. After making a hole in the hill an ounce of carbon disulphide may be poured into it. The hole should be closed and no flame or spark be allowed to come near the bill since fumes of carbon disulphide are not only poisonous but also very explosive.

Peach borers.—More trees are killed by peach borers than by any other cause. Peach borers are most often at or near the surface of the ground and can be detected by the gum full of sawdust. Without disturbing the gum, the earth should be boed away about 4 inches to 6 inches from the trunk of the trees. When the gum is removed with a trowel, one should look for worms with brown heads. If they are not in the gum, they may be found in soft spots or holes in the bark. Tunnels can be made in these spots by means of a narrow penknife and the worms killed.

The trees should be examined from time to time for new gum and sawdust. After the worms are killed, the excavation may be filled and tramped down.

Paradichlorobenzine powder may be spread in a circle around the tree without touching the trunk. The powder should be covered with several inches of earth. The best time to do this is in the autumn when the soil is moist and warm.

THE DEPARTMENT OF AGRICULTURE

The Department of Agriculture was created by act of Congress approved May 15, 1862. Its powers and duties were enlarged and it was made the eighth executive department in the Federal government by act of February 9, 1889. The Commissioner is now known as the *Secretary of Agriculture*.

The manifold functions of the Department include research, conservation, education, marketing, regulatory work, and agricultural adjustment. The various units of the Department are as follows:

Agricultural Research Administration

1. Bureau of Agricultural and Industrial Chemistry
2. Bureau of Animal Industry

3. Bureau of Dairy Industry
4. Bureau of Entomology and Plant Quarantine
5. Bureau of Human Nutrition and Home Economics
6. Bureau of Plant Industry, Soils, and Agricultural Engineering
7. Office of Experiment Stations
8. Beltsville Research Center

Farm Credit Administration

Forest Service

Rural Electrification Administration

War Food Administration

1. Agricultural Adjustment Agency
2. Commodity Credit Corporation
3. Extension Service
4. Farm Security Administration
5. Office of Distribution
6. Office of Labor
7. Office of Materials and Facilities
8. Office of Price
9. Office of Production
 - a. Feed Management Branch
 - b. Crop Production Branch
 - c. Conservation Programs Branch
 - d. Federal Crop Insurance Corporation
10. Soil Conservation Service
11. Office of Transportation

United States Department of Agriculture War Boards

Staff Offices—Department of Agriculture and War Food Administration

1. Bureau of Agricultural Economics
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THE HOME OWNER'S GUIDE

The owning or buying of a home is a business proposition which is affected by the same rules which govern a business venture. Care must be taken in the capitalization. It is also important that the buyer is assured of the value of the property. And last, but by no means to be overlooked, is the necessity for a thorough investigation into the responsibilities and obligations involved.

BUYING A HOME

The majority of homes are bought on credit. The buyer is considered as a customer by the bank or lending institution. His income and ability to meet payments are carefully investigated by the lender.

The Federal government has set up an agency which helps stimulate the buying, building, and improving of homes. By endorsing the borrower's obligation, this agency (the Federal Housing Administration) guarantees to the lender (a trust company or building association) that the Administration will buy the lender's claim at the actual value if the borrower fails to meet his obligation. See *Federal Housing Administration*.

LOCATION

The buyer or builder of a home should take into consideration the community in which he is buying or building. Adequate transportation facilities and social advantages, such as schools and libraries, are important. It is not advisable to buy property in a section which is run down.

APPRAISAL

In order to be assured that he is receiving full value in materials, plans, and construction, the prospective owner should engage the services of an architect when he is planning to build a new house. The buyer of property should also protect himself by having the property appraised by a technical staff.

REPAIRS

If an old building is purchased, the owner should have proper repairs made as soon as possible. This will help make the property habitable and will keep down expenses for future repairs. If the buyer does not have enough cash to pay for the repairs immediately, he may apply for a government-insured improvement loan.

AMOUNT OF INVESTMENT

If the prospective owner has a limited amount of cash to invest in a home, he must weigh carefully the amount he can spend. The lending institution will be unable to give him advice concerning the sums he will need for the education of his children, the cost of insurance, a radio, etc. One factor which is helpful in determining the size of the investment is the percentage of the income which the family spends for rent. One fifth or one fourth of the income is a safe amount for a family to spend for payments if the family was spending one sixth for rent. Changes and variations in the earnings of the family must also be taken into consideration.

Cash, and as much of it as is available, should be put into the down payment. It is possible to shorten the amortization period and to increase the payments when the income is larger.

WHAT TO LOOK FOR WHEN BUILDING OR BUYING A HOME

It is important that the essentials of construction of a house are carefully considered by the prospective home owner in order to insure him that his home will be comfortable and durable. The house must have a firm and watertight foundation and should be provided with sufficient heat, lighting (natural and artificial), plumbing and drainage, ventilation, insulation, and water supply.

Most cities and towns have codes of building laws which prohibit the use of materials below standard and which do not allow building practices resulting in inferior construction. It is to the advantage of the prospective builder, however, if he knows something about the materials and process of building.

Basement and Foundation.—In many buildings, the basement is an essential part of building since it provides space for heating and other equipment. A recent trend has been to utilize the basement for recreation rooms and workrooms. Materials used for the founda-

tion include masonry cut or unfinished stone, concrete, or cement blocks.

In order to make the foundation waterproof, it is advisable to begin with a footing of concrete. To make sure that the basement will be dry, it is necessary that the grade level be sloped away from the cellar walls. In some instances, because of the type of soil, it is advisable to lay a system of drainage tiles around the foundation at the footing level. In addition to the system of drainage tiles, a filling of cinders or small stone on the outside of the foundation is effective. Membrane waterproofing is the most efficient means of preventing seepage. In this method, a coating of tar or asphalt is put on the foundation wall, this in turn is covered with building paper, and then another coating of tar or asphalt is applied. It is important that there be copings around doors and windows opening in the basement.

The basement floor should be graded and laid over a foundation of small stones or cinders so that it will be waterproof. The floor, moreover, should be of concrete which is carefully prepared and well laid.

Chimney and Flue Lining.—The foundation of the chimney should be at least twelve inches wider than the walls of the chimney. The chimney should project at least two feet above the highest point of the house. It is preferable to have the chimney in the middle of the house so that no adjoining building will interfere with the proper draft. The use of brick, stone, or concrete for the walls of the chimney makes it fireproof. Fire clay is the best fireproof material for flue lining which should be placed as vertically as possible.

Roofing.—Materials for roofing vary as to quality and price. Metallic materials most often used are copper, galvanized steel or iron, and tin or terne plate. They may be applied as shingles, tiles, or rolled sheets. Other roof materials employed are asbestos shingles, clay tiles, asphalt shingles, and slate. Effective roofing drainage is important. This is accomplished by the use of gutters, eave troughs, conductors, and downspouts. Downspouts should drain onto flat concrete blocks which spill the water away from the house.

Plaster.—Plaster is popular as a wall finish. It is necessary that a good grade be used and that it be applied properly. Two coats are sufficient if the wall is to be papered. A third coat is added if the wall is to be painted.

Flooring.—For flooring material, the most popular hardwoods

used are maple and oak. The soft woods most commonly used are long leaf pine and Douglas fir (or red spruce). Wood which has been quartersawn increases its durability and adds to its beauty.

Plumbing—Plumbing, which includes the water supply and the drainage system of the house, is important as to the materials used and the quality of the work performed. Fortunately for the prospective home owner, plumbers are forced to undergo a strict examination and are, therefore, acquainted with the regulations and requirements for an efficient and adequate plumbing system.

Copper, brass, steel, lead, and black or galvanized wrought iron are used in water pipes. Copper pipe is the best. Pipes should be laid on a grade about one tenth of an inch toward the main supply line so that the sediment will drain.

Rural Water Supply and Sewage Disposal.—For homes located beyond the community water supply and sewer systems, it is necessary that provisions be made for water to meet not only the demands of the family but also of the farm livestock. The minimum amount of water for each member of the family is estimated at forty gallons per day; sometimes as much as 100 gallons is required. For each animal on the farm the allowance should be twelve gallons a day.

It is best to consult the United States Geological Survey or the geologist of the State to determine the water supply of a rural district. Cistern water is very likely to be polluted and rain water as a source is not dependable. Spring water is good if it is definitely established that it is not polluted.

In order to guard against any bacterial content or doubtful chemicals in a private water supply, it is necessary to purify the water. Sterilization provides temporary purification. For ordinary cases, chloride of lime and iodine have been proved satisfactory. To use chloride of lime, dissolve one teaspoonful of the powder in one quart of water; put one teaspoonful of this solution in two gallons of water. After the water has stood for half an hour, it is fit to drink. Fresh supplies of the chloride solution should be made often and kept in tightly covered containers because it deteriorates rapidly through exposure to the air. One tablespoonful of tincture of iodine kills the germs in 52 gallons of water and makes it drinkable in thirty minutes.

The rural home owner must also make provisions for sewage dis-

posal. The most effective means is the septic tank and drainage system. The number of members in the family determines the size of the tank and the type of soil influences the kind of drainage system to be installed.

Electricity.—Rigid regulations, which are based on the code of the National Association of Fire Underwriters, influence the installing of the wiring systems of a house. City building laws also have rules which govern the practice of electricians. Service lines have spread into rural districts so that electricity has been made available to the country home. Requirements of the amount and kind of artificial lighting have been placed on a scientific basis, and there are many experts in this field who can be consulted in making adequate arrangements to provide for good lighting in the home.

Heat.—Before the type of heating can be determined, the costs should be investigated. Costs will depend upon the kind of fuel available in a particular community. The various fuels in use include: natural gas, soft (or bituminous) coal, hard (or anthracite) coal, and fuel oils.

The home owner has a wide choice in the kind of heating systems. These are warm air, steam, vapor, or warm water. Automatic heating is one of the modern improvements in home heating.

Insulation.—The principles and methods of insulation have been studied scientifically. At present, scientific insulation is at the disposal of the home owner and in this way has brought added comfort and economy. Good insulation insures the owner that he will get more heat for lower cost in the winter and more comfort (coolness) in the summer.

Many kinds of insulating materials are sold. There are four types: rigid, semirigid, flexible, and fill. The type to be used depends on its adaptability to the building in which it is to be installed. For old homes, the amount of insulation which can be added is usually limited because of the difficulty and expense in applying the material. Attic and roof insulation can be accomplished with satisfactory results even though the walls cannot be treated in old homes.

Air Conditioning.—In order to provide the dweller with air which is more comfortable and healthful, the home owner can now have his house air conditioned. In the summer and when the home is being heated, the moisture content of the air is often too low for

health and comfort. The proper treatment of the air by means of a humidifier alleviates this condition. In addition to humidifying the air, a system whereby the air is filtered and purified can also be installed. If the owner wishes to have even more comfort, he can install a cooling device which will lower the temperature of the entire house or of individual rooms.

A HOME IN THE COUNTRY

Finding a Site.—Looking for a home in the country can be done very systematically. Here is a suggested procedure:

1. On a map on which are given all of the principal roads leading out of the city in which you live, follow each of these main stems into the open country. Look for towns not more than five miles away from either side of the highway, in districts where towns are scarce. In regions thinly settled, the countryside is more attractive, and the land is cheaper.

2. Another source of information is the real-estate section of the Sunday paper.

3. Metropolitan real-estate brokers provide another guide.

4. The best way is to ask any friends who live in the country to keep an eye open for what is wanted.

Building and Remodeling.—There are certain advantages for the future owner of the country home in having a new home built. The house can be built according to his needs and personal preferences. The latest technological developments can be utilized. Precautionary measures and modern conveniences such as mouse-proofing, fireproofing, and air-conditioning can be included in the newly built house at much less expense and with greater efficiency than in the house that is to be remodeled.

There are several points in favor of buying an old house in the country and later remodeling it. The purchase price plus the cost of remodeling is almost always less than the cost of building a new house. The various outbuildings, such as barns, sheds, chicken coops, etc., are included with the older house.

For the person who is considering the building or remodeling of a house in the country, it is important that he take into consideration the purpose for which he is planning this home. His plans and expenditures will be influenced by the fact that he is going to use this house as a vacation, week-end, or all-year-round home.

FEDERAL HOUSING ADMINISTRATION (FHA)

The National Housing Act (amended in 1939) created the Federal Housing Administration which authorized the Administrator to insure lending institutions against losses created by two types of loans: those made for repair, alteration, or improvement of property and those secured by mortgages on residential buildings.

The Act provides for insurance to lending institutions against losses up to 10 per cent of the total amount of all short-term loans made for property improvement, which must not exceed \$2,500. The loans for residential buildings are eligible for insurance when the down payment or equity is as low as 5 per cent.

Provisions are made for a program of long-term insurance which is accomplished by two funds: one for the insurance of mortgages on single-family homes and the other for the insurance of mortgages on multi-family buildings. The Administrator, furthermore, is authorized to insure first-mortgage loans which are made by approved lending institutions on new construction and existing buildings. In the case of newly constructed buildings which have mortgages up to \$5,400, the loan may be up to 90 per cent of the appraised value. The prospective owner may, therefore, buy a home with a down payment as low as 10 per cent of the appraised value.

If the mortgage is not over \$8,600, a loan of 90 per cent of the appraised value may be granted on the first \$6,000 appraised value. The remainder of the mortgage can be no more than 80 per cent of the amount of the appraised value above \$6,000. In case the mortgage on an existing building, rented home, or new house is above \$8,600, the loan is limited to 80 per cent of the appraised value of the property.

According to the regulations, the maximum interest rate is $4\frac{1}{2}$ per cent plus the annual insurance premium of $\frac{1}{2}$ per cent of the outstanding balance paid to the FHA. The amortization period is not less than four years nor more than twenty years, except that for mortgages of 90 per cent, the maximum period is twenty-five years.

Since February of 1942, the Federal Housing Administration, the Federal Home Loan Bank Administration, and the Federal Public Housing Authority have been directed by, and have been component parts of, the National Housing Agency. (See *National Defense Program*.)

BUDGETS

WHY A BUDGET?

Management of personal finance is a comparatively recent development in the field of economics. Until recently those who agreed a business could not successfully operate to produce profit without an accounting department, did not see that this truth applied to the country's largest business—the operation of homes. Likewise, the management of finance for single persons was left entirely to chance and to intuitive ability to live successfully. The path to success and self-expressive happiness, for the great majority of wage earners, was one they traveled blindfolded, if at all.

Now the average informed person's attitude has changed toward the money he or she earns in recognition of work done or goods produced. Such a person knows that if wages, that is, money received in recognition of personal contribution to society, is to bring back to the worker the greatest possible amount of satisfaction, thought must be given to its distribution. We have never taken lightly the problem of earning money. We are beginning to view with equal seriousness the problem of proper distribution of money. This new interest in the distribution of our incomes arises not out of a new awareness of moral obligation but out of a purely selfish desire for greater personal advantage and satisfaction in living.

THE ACCURACY OF A BUDGET

Over long periods of time, scholars have interested themselves in the spending habits of those who seem to get the most satisfaction for the amount of money they have to distribute and of those who for like amounts seem to get little they crave from the results of their spending. Reports have been made of these studies and from the reports certain rules of general significance have seemed obvious. The rules, however, are never infallible. They outline a general pattern rather than a specific one. They are rules for average persons living in average circumstances. But no average person ever lived and no situation is ever made up entirely of average circumstances. It is the characteristics each person has that make him

different from every other person that necessitate deviation in his or her spending plan from the general outline marked out by the rules. That is, since we live in different situations, have different talents to develop, different inclinations to indulge, we must have spending plans made to accommodate these differences. However, the general rules are of utmost importance to us in drawing up these different spending outlines. The rules outline what we know as the standard budget outline.

This outline may be compared with a pattern a dressmaker uses in designing the same style dress for several women, each of whom wear the same size, but each of whom is built very differently from the rest. To make the dress fit well on each figure it is necessary to shorten the sleeves for the women with short arms; to lengthen the skirt for the tall women; to take in the hip seams for the women whose hip line is slender and to let it out for those whose hips are larger in proportion to their other measurements. The personal characteristics of the one for whom the gown is being designed must be considered and the pattern be made to conform with these characteristics. Yet, the general pattern is necessary to achieve the particular style of this garment.

It is the same with budgets. The general outline is an outline to be revised to fit the individual requirements but it is necessary as a guide in mapping out a certain type of future. This standard outline is a short cut to the type of future selected. It eliminates the need of experimentation. When a more devious path is taken to the same goal, time, effort, and money are wasted in the trial-and-error method of unplanned spending.

DEBTS

It is quite necessary for successful spending to have a goal toward which to work. It is necessary to make your budget accomplish a certain, given job. This goal must be carefully selected if it is to make you happy. Usually, the first goal is the payment of debt that has accumulated under the hit-and-miss spending of pre-budgetary days. Few are even with the board, financially speaking, when they decide to try a budget as a possible means of improving their situations.

Debt, usually, is a record of bad judgment. Even debts commonly

thought of as unavoidable, could have been avoided if the family or person involved, always had been foresighted enough to provide for emergency and of sufficient character to do what should be done at the time it should be done. That is: If a small child is instructed in properly distributing the money that comes into his possession long before that child is old enough to earn money, if that same child uses his money with discrimination when he has a fixed allowance, and later when he has an income, he will have money to finance the establishment of his home when it is time for him to marry. He will have money when sickness or trouble besets his way. He will have money when it is time for his children to go to school and later when his own unproductive years have overtaken him.

When instruction in money distribution is postponed from one period of life to the next, the handicap the individual encounters increases in ratio to the length of the postponement.

Thus, the first step in budgeting is to overcome as quickly as possible the handicap hit-and-miss spending and lack of financial instruction has put upon you. This period of reconstruction, like periods of reconstruction in almost any other phase of life, usually is painful. We are required to change our thinking as well as our habits. We change our thinking and our habits only because we are convinced our personal advantage requires us to change, but, even so, it is an unhappy period that must be gone through before we can enjoy the fruits of foresighted, planned, personal advantage.

MAIN DIVISIONS OF THE BUDGET

When and if one is even with the world, the budget for a single person is divided into four parts: living expenses, advancement spending, wardrobe expense, and savings. Each of these divisions is subdivided according to the needs of the individual situation. A girl's budget, although based on the same standard percentage division as a boy's, will be much different in detail from a budget for a boy with an identical income.

The standard percentage division upon which all single person's budgets are based is: living expenses 50 per cent; advancement spending 15 per cent; wardrobe expense 15 per cent; savings 20 per cent.

The budget for a family has six divisions: shelter, food, operation of the home, wardrobe expense, advancement spending, and savings. Shelter that includes heat has an allocation of 25 per cent of the income; food including all meals eaten outside of the home requires 25 per cent; operation of the home should be kept within 10 per cent of the income unless imperative need demands this allocation be increased; 15 per cent should be set aside for wardrobe expense; 12½ per cent for advancement spending and 12½ per cent for savings.

These percentage divisions apply only to incomes adequate to cover the comfort needs of the families. Where income is less than adequate, another rule should be a guide to spending. This rule applies to all incomes, whatever their amount. It is: Buy first, necessities for the present; second, necessities for the future; third, comforts for the present; fourth, comforts for the future; fifth, luxuries for the present; sixth, luxuries for the future. If spending is conducted in this order, want is seldom encountered. It is the general practice among the uninformed and unthinking to buy necessities for the present, comforts for the present, and luxuries for the present, increasing purchases as income and credit permit, without thought of the needs of the future.

THE BASIC NECESSITIES

Warm shelter, adequate nourishment, presentable clothing, and transportation to work for the wage earner are the basic necessities. These are the first items to finance from income. Frequently, families spend such a large part of the income for these necessities that the remainder of income cannot be made to cover the cost of items included under advancement spending, operation of the home, and savings that the organization of our modern society makes imperative to our welfare: pleasure, education, reading material, vacations, telephones, electric lights, doctor and dentist's services, other items of personal grooming, insurance that relieves of worry concerning the future, beauty and comfort in our homes, etc.

Necessities should be considered as those items without which life cannot be maintained and income cannot be produced. They are of first importance because all other items are dependent upon life and income but without the second group of items, the

comforts and luxuries, life and income lose their significance. It is plain to be seen, then, that if we spend too much, that is, more than we can afford, of income available to us, for necessities, we are cheating ourselves of enjoyment that rightly belongs to us. That is why it is important *to know what relation car ownership has to the amount of rent we can afford to pay; how much the price of fuel will raise the cost of shelter if a house is rented unheated; whether the wage earner can afford to buy lunches downtown or whether lunches should be carried from home and if it is impossible to carry lunches, or impractical, how they can be bought in restaurants and the budget still be kept in balance.*

CLASSIFICATIONS

Following is the classification of items usually included in family and personal budgets as we will refer to them:

Shelter for the renter includes rent, fuel, and sometimes water rent. Shelter for the home owner includes interest on the mortgage, property insurance, upkeep of the property, fuel, water rent, taxes, special assessments if any, and a two per cent depreciation charge against the dwelling per annum.

The food allowance must cover the cost of groceries, meat, dairy products, fruits and vegetables, lunches for the wage earner, any meals eaten outside of the home.

Operation of the home includes fuel for cooking, light, telephone, soaps and other cleaning supplies, laundry, maid or other help in the home, transportation for the wage earner, household replacements, any equipment needed in the home for the production of income.

Wardrobe expense covers the cost of new garments for the wardrobes, dry cleaning, shoe repair, fur storage, remodeling and repairing clothes

Savings covers money invested in a home, bank deposits, life, endowment, annuity, and hospitalization insurance, social security, government bonds and other equally riskless investments.

EXTRA-BUDGETARY EXPENSE

The organization of modern society has seemed to make it necessary for many to own cars who cannot, according to the

standard percentage division of income, afford to own cars and for whom the cost of car operation and replacement cannot be made to fit into the allowance for operation of the home if the budget is to be kept in balance.

Many, being uninstructed in the management of personal finance, put off the accumulation of funds for college education for the children until time, or almost time, for the children to graduate from high school. Competition among young people for jobs has made college education increasingly desirable for young people and families have practiced mean economies to meet the emergency of this high-cost, imminent need. Planned spending can eliminate this emergency and consequent impoverishment for parents foresighted enough to include education for the children in the family budget at the time it should become one of the items of monthly expense; that is, while the children are infants. For those who must meet the emergency with nothing but current income, a budget will distinguish legitimate economies from the unnecessary.

The problem of dependents outside the immediate family upsets many budgets and robs individuals of freedom to pursue a normal course of life. This awkward expense can best be handled after a spending diagram has been drawn.

The examples of unwieldy expense burdens that must be borne by those whose incomes are of an amount that almost prohibits their possibility, are without number and those who find themselves with such financial burdens will profit by following a rule different from the general rule for the distribution of income. That rule is to regard any awkward expense burden as extra-budgetary expense, to distribute such expense equally through the twelve months of the year. The monthly, extra-budgetary expense should be subtracted from gross income. The remainder, or net income, should be regarded as the only income available for distribution and the budget should be based on this net income and divided according to the standard outline.

Illustration: John and Mary are newlyweds. They have an income of \$120 per month. In order to earn this income, John must drive a car and pay the expenses of car operation from his own pocket. He drives on the average of 1,000 miles a month. The cost of this transportation is around \$1 a day or \$30 a month including both current and seasonal costs of car operation.

Transportation is one of the items falling into the division of operation of the home and the standard division of the budget indicated should receive not more than 10 per cent allocation of income. Ten per cent of \$120 a month is \$12 a month. This \$12 a month must cover the cost of utilities and cleaning supplies as well as transportation. But, if the cost of transportation alone is \$30 a month, it appears the standard of living possible for this young couple must be hopelessly out of balance and that many items usually included in family budgets must be eliminated. But, John and Mary do not know where to begin the eliminations. There is no guide to show them where to emphasize spending and where to curtail it. Their spending becomes hit-and-miss and they become dissatisfied with a life characterized chiefly by economies.

How much more satisfactory it would be for John and Mary to subtract \$30 as extra-budgetary expense, from \$120 gross income, and base a balanced spending program on the net income of \$90 a month. In this way, slight deductions are shaved from every division of the budget and the newlyweds know exactly what they can afford for each division of the budget without unduly skimping any. The same method is used in the case of a dependent relative, educational expense, debt payment, the purchase of furniture or equipment on the installment plan, etc. Perhaps illness makes it necessary for a family that cannot afford a maid, to include such service in the budget for a number of weeks or months. Treat such emergency expense as extra-budgetary for the duration of the emergency. The rule is: Gross income minus extra-budgetary expense equals the net income to be divided according to the standard percentage division of incomes.

OUTLINE FOR FAMILY OF TWO

When a family of two has an income of \$120 a month and no extra-budgetary obligations, it is suggested that the following spending outline be revised to meet the individual situation and inclinations: shelter with heat \$35; food including lunches for the wage earner \$35; wardrobe expense \$15; savings from which insurance is paid \$10; advancement spending \$13; operation of the home including transportation for the wage earner, utilities, and household supplies, \$12 per month.

When the income is \$150 a month, we suggest the spending outline for an income of \$120 a month be followed if the family operates an automobile and that \$30 a month be allocated to car costs. We would suggest this car allowance be broken down as follows: \$3 per week for gas, oil, and other small current costs. This is \$13 per month since one twelfth of a year which is an average month, contains four and one-third weeks. If \$3 a week or \$13 a month is used for running costs of the car, \$17 a month can accumulate for such seasonal expense as car insurance, license, repairs, changes of oil, etc.

WHEN HUSBAND AND WIFE WORK

One very important point to bear in mind is that an income earned by two members of the family will not go as far with the same perfection of management as will an income earned by only one member of the family. With increasing frequency we find both husband and wife contributing to family income. Sometimes the wife's earnings are of sufficient amount to justify the employment of help in the home to substitute for the service the wife is unable to give because of her employment outside of the home. In such instances, if we subtract the cost of hired help from the wife's income and then subtract the amount of her occupational expense (lunches, transportation and greater wardrobe expense) we can figure in dollars and cents her contribution to combined income. But even then we do not get a reliable picture of the situation for there is no basis for measuring the value of a wife's interest in her home in comparison with the interest contributed by the hired help. Such interest has an aesthetic as well as an intrinsic value.

An arbitrary rule regarding this financial situation is that the combined incomes of husband and wife can be expected to go only two thirds as far in supplying desirable goods and services for the family as an income of equal amount earned by only one member of the family. However, when only material benefits are considered this is not always true. Often we find a wife who not only manages her home with equal if not superior efficiency to the efficiency displayed by another wife who has no responsibility beyond her home, but who also makes a necessary contribution in dollars and cents to the material comfort required by her family. These women are, however, the exception rather than the rule and they are

paying a high price in the sacrifice of self to the interests of the family group. Their efficiency is responsible for the added elasticity of the money income they contribute to the family treasury.

The rule that states combined incomes of husbands and wives will go only two thirds as far as identical incomes earned by only one member of the family is based on the supposition that an employed wife does not have time to practice money saving, careful shopping, or to prepare low-cost meals; that she must buy lunches and pay transportation; that an office wardrobe is more expensive than a homemaker's wardrobe; that personal grooming is more expensive; that she hasn't time to do the mending; that she hasn't energy required to entertain at home and that it is considerably more expensive to entertain away from home.

BUYING A HOME

Be that as it may, thousands of young wives are working and contributing to the family treasury in an effort to build up savings to be used later as a down payment on a home. A few rules will help these young enthusiasts as well as others contemplating the purchase of homes. Conservative money lenders tell us that two and one-half times the yearly income should be considered as maximum for the purchase price of property to be occupied as a home by the purchasers. They say that safety requires at least one fifth of the purchase price as a down payment and that the ideal should be not less than one third as a down payment. However, all sorts of contrary philosophies are being expressed and put to the test. The government recommends the purchase of homes with as little as one tenth of the purchase price as a down payment.

It is possible to get a home financed under the government's FHA plan through the most conservative lending institutions. But, usually, these conservative lenders do not keep such mortgages in their own reserves. They sell them quickly to real estate brokers. This eliminates the protection for the purchaser usually enjoyed by those who finance through conservative lending institutions on the plan recommended by those institutions. The purchaser, if he later needs any special consideration, will not be dealing with friends but with absolute strangers whose whole interest usually is their own maximum, legal profit.

One conservative lending institution sets up the following rules for the purchaser's protection: The purchaser should have, in addition to the down payment of from one fifth to one third of the taxable valuation of the property, other liquid assets equal in valuation to the amount of the mortgage. These might include the cash value of insurance policies, stocks, bonds, equity in other property, cash value of automobile and other personal property, bank accounts, postal savings deposits, etc. Such liquid assets would protect the purchaser in event of almost anything short of death. To protect the investment against death of the wage earner, insurance equal to the amount of the mortgage should be taken out on the wage earner's life in excess of the insurance listed as assets to protect the investment in case of disaster other than death of the wage earner.

In making plans to buy a home remember costs, other than monthly payment on the mortgage, correspond with rent payments for the nonproperty owner. Payments on the mortgage are permanent savings. Each payment adds to the estate. The property ownership costs for which one gets nothing but receipts that correspond in value to rent receipts are the costs that should be totaled to determine shelter charges. A family pays rent whether it rents from a landlord or rents from itself. A family renting a beaten apartment pays all costs, in one lump sum, once a month. The family owning its home pays the items that make up the rent costs at various times of the month and the year. Taxes are usually paid once or twice a year. Property insurance is paid once in three years. Fuel should be bought in the fall before the seasonal rise in price. Water rent may be paid once a month or, perhaps, once or twice a year. Interest on the mortgage is paid once a month when the payment on the mortgage is made. Upkeep costs are continual. Large upkeep costs are also seasonal. To find the amount of rent you pay if you are a home owner, total these costs for the year and divide by twelve. You can then determine whether you are getting as much for your money when you rent from yourself as when you rent from someone else. Housing demands in your locality will probably determine the answer. Two per cent per year on the original cost of the home should be deducted as depreciation, and another item of home ownership cost is the amount of interest the invested capital does not earn.

ADVANCEMENT

The advancement division of the budget is the division into which fall all of the items of expense not covered in shelter, food, operation of the home, wardrobe, and savings divisions. It is often referred to as the miscellaneous division of spending. Miscellaneous spending is a bad term to use in connection with advancement costs, for miscellaneous spending could very well include a pair of stockings, lunch downtown, a new gadget for the kitchen, etc. The wardrobe allowance should cover the cost of stockings. The price of lunches comes from the food allowance. Gadgets for the kitchen, coming under the head of household equipment, should be paid for from the allowance for operation of the home. So, you see, advancement spending is something more than miscellaneous spending.

The advancement allowance is divided into three main divisions, each of which has several subdivisions. The three main divisions are: personal care; contributions and dues; personal pleasure, comfort and luxury.

Under personal care are listed all of the items of personal grooming as well as doctor, dentist, hospitalization insurance (unless you prefer to include this with savings), and often—vacations.

Under contributions and dues we include: church, charity, benevolences of every kind, gifts, dues.

The third main division of the advancement allowance includes: personal spending allowances for members of the family, education, development of hobbies, reading material, all cultural pursuits, pleasure and entertainment, etc.

Personal allowances follow no set budgetary pattern. When at all possible, every member of the family should have a personal allowance. It is extremely important that children be taught the value of money and correct attitudes toward money and constructive philosophies regarding it. The only way for children to learn these lessons is through practice in money distribution.

FAMILY ALLOWANCES

As soon as a child recognizes that money may be exchanged for desirable goods and services, that is, as soon as a child has learned to ask for coins, he or she is ready for a first lesson in personal

finance. Some children are aware that a dime will buy candy. These children need to know that a dime will also buy a loaf of bread, a streetcar ride, a toy, a book, crayons, etc. This is the beginning of their training in comparative values.

Every child should be given an allowance as early as it is possible for him or her to distinguish between coins and to count. From the very first, a child should be taught to put aside a part of the income (or allowance) for things necessary to his well-being; a part for things necessary to his pleasure; a part for others; a part for the future. That usually means that when a child has an allowance part of that allowance is dedicated to Sunday school collections or other giving; part is for the indulgence the child chooses for himself; part is put in the coin bank; part is saved in a separate fund for some article of clothing the child enjoys wearing.

A child whose judgment is developed at an early age and whose vision is trained to discern beyond the present moment to an ultimate personal advantage is a child who is trained for future adult success.

Personal allowances for wives are important items in family budgets. This is especially true when wives have been wage earners before their marriages. The importance of a husband's personal allowance is seldom disputed. Women often are given unlimited credit and still resent the lack of independence a little cash, for which they would have to account to no one, would give them.

Frequently, in case of modest income, it is found practical and wise to divide the advancement allowance into a small fund for family needs falling into this division of the budget and into personal allowances for the husband and wife, making each responsible for his and her personal needs that must be financed from the advancement allowance. This takes care of the problem of the husband who smokes up the entire allowance for family advancement spending and of the wife who spends more than a fair share on bridge, beauty, or personal hobbies.

Thus, if the family can afford \$3 a week or \$13 a month for advancement spending, our suggestion is to allow \$1 a week for such items as magazines, gifts, and entertainment of friends; \$1 for the wife's personal allowance in addition to her clothes allowance; \$1 for the husband's personal allowance in addition to money for lunches and for transportation to and from work.

ESTIMATED INCOME

When there is no fixed monthly income but there is some basis for estimating what the yearly income will be, the budgeter must be careful to use a minimum, rather than a maximum, estimate for a basis for drawing the family budget. This applies particularly to incomes derived from commissions. Estimate the lowest possible minimum income that can be expected for the year and divide this figure by twelve to get the income figure for the monthly budget. When income far exceeds this monthly figure of the estimated income, be a pessimist. Stick to the figure estimated as the basis for the monthly budget. When commissions drop off and the estimated figure is more than the cash taken in, be an optimist. Use cash plus credit equal to the estimated income. If, at the end of the year you have accumulated a balance in the bank greater than the savings your budget called for, it may be you can safely increase the minimum estimate for the following year. Success depends upon making that estimated figure low enough to eliminate the hazard of any emergency or disaster that may befall you during the year. That is, fixed expenses that cannot be quickly changed, must be in line with the most unpromising conditions that reasonably can be anticipated when incomes derived from commissions are budgeted.

LIVING EXPENSES

It was indicated earlier that it is ideal when a single person is able to keep the cost of board, room, laundry, and transportation to and from work within the limit of 50 per cent of the income. Often, however, this cannot be done. Many incomes will pay only for these necessities.

When living expenses absorb only 50 per cent of the income, 15 per cent is left for wardrobe expense, 15 per cent for advancement spending, both current and seasonal, and 20 per cent is available for savings. When living expenses absorb more than 50 per cent of income, or less than 50 per cent of income, it is possible to keep the allocations for the other three divisions of the single person's budget in balance by subtracting the amount of living expense from the gross income and allocating 40 per cent of the remainder to

savings, 30 per cent of the remainder to wardrobe expense, 30 per cent of the remainder to advancement spending.

THE FOOD DOLLAR

Anyone, either single or married, who buys food and prepares meals at home, will have a fairly well-balanced diet if he follows the rule of dividing every food dollar so that one fifth is spent for fruits and vegetables that are in season; one fifth is spent for milk and cheese; one fifth is spent for meat, fish, and eggs; one fifth is spent for bread and cereals; one fifth is spent for fats, sugar, and other groceries. Often, however, in situations of very low income, especially when there are children in the family, it is necessary to use one third of the entire food allowance for milk in order to provide against nutritional deficiencies.

SPENDING TRENDS

Engel's Laws outline the general trend in spending with fluctuations in income. They are: (1) As the income of the family increases, a smaller percentage is expended for food. (2) As the income of the family increases, the percentage expended for clothing remains about the same. (3) The percentages for rent, fuel, light, remain about the same no matter what the income. (4) As the income increases in amount, a constantly increasing percentage is expended for education, health, recreation, amusements, etc.

FURNITURE

When either a single or a married person establishes a home, about three months' salary is about the proper amount to spend for furniture unless money for this particular purpose has been accumulated in excess of this amount. It should, however, be borne in mind that aside from permanent savings the individual or the family building for financial security should collect as quickly as possible an emergency fund equal to one half the yearly income to protect against any emergency that may arise to demand quick cash or to interrupt income.

YOUR BUDGET AND THE WAR

Of necessity, a wartime budget must differ from one used in peacetime. Although we earn more money than in normal times, the standard of living is lowered, and because of the many taxes we pay, only a part of what we earn is really ours. Using the foregoing discussions as a basis, and altering this basis to suit wartime needs, the following budgets have been designed as suggestive spending outlines.

INCOME OF \$150 PER MONTH

	Three in Family ¹	Four in Family ²	Five in Family ³
Withholding Tax	\$ 4.80	\$ 2.80	\$ 2.80
War Bonds	15 00	15 00	15.00
Social Security	1.50	1 50	1.50
Hospitalization Insurance	1.90	1.90	1.90
Transportation	5 50	5.50	5 50
Shelter including heat	35 00	30.00	25 00
Food including lunches	52.00	65 00	70 00
Operation of home	5.20	6 90	5.10
Wardrobe expense	12.70	10 00	10.00
Savings	7.40	None except War Bonds	None except War Bonds
Advancement spending	9 00	11.40	13.20

¹ Two adults, one child

² Two adults, two children.

³ Two adults, three children.

INCOME OF \$300 PER MONTH

	Three in Family	Four in Family	Five in Family
Withholding Tax	\$35.80	\$27.50	\$19.20
Additional for taxes	6 90	No allocation	No allocation
War Bonds	30 00	30.00	30.00
Social Security	2.50	2 50	2.50
Hospitalization Insurance	1.90	1.90	1.90
Transportation	5.50	5.50	5.50
Shelter including heat	50.00	50.00	45.00
Food including lunches	65 00	80.00	98.00
Operation of home	15 00	15.00	15.00
Wardrobe expense	25 00	30.00	30.00
Savings	30.00	21.30	19.40
Advancement spending	32.40	36.30	33.50

INCOME OF \$500 PER MONTH

	Three in Family	Four in Family	Five in Family
Withholding Tax	\$82.70	\$73 50	\$64.30
Additional for taxes	13.20	No allocation	No allocation
War Bonds	50.00	50.00	50.00
Social Security	2.50	2 50	2.50
Hospitalization Insurance	1.90	1.90	1.90
Car operation	30.00	30.00	30.00
Shelter including heat	80.00	80.00	70 00
Food including lunches	79.30	100.30	109.00
Operation of home	30.00	30.80	34.30
Wardrobe expense	40.00	45 00	50.00
Savings ..	40.00	35.00	40 00
Advancement spending	50.40	- 51.00	48.00

USEFUL MISCELLANY

PARLIAMENTARY LAW

Originally, parliamentary law pertained to a parliament, that of England, and had almost the force of law. Now the expression is used to indicate the forms of procedure used in conducting meetings or debates.

As in Great Britain, the rules observed in Parliament are generally used as a model for the orderly management of a public or formal meeting, so in the United States, the rules followed in Congress are generally adopted as a pattern for procedure. There are manuals of parliamentary law which can be obtained at almost any bookstore or public library. Frequently, the constitution of a society names some one particular manual as final resort for settlement of any dispute that may arise.

Some acquaintance with parliamentary law should be possessed by everybody. No meeting can have much success in accomplishing its purposes unless conducted by a chairman who knows the rules and with members who are ready to accept them and abide by the rulings of the Chair. Without some standard of procedure, a meeting of citizens to organize a protest against their town's government would resemble a crowd of boys in a field organizing a football game. Everybody would talk at once, and the loudest voice would prevail. To ascertain and express the will of the meeting would be a tedious and disorderly process.

In the case of such a meeting as the one spoken of above, procedure is simple. Someone who is taking the lead will act as chairman in calling the meeting to order. He may occupy so strong a position of leadership as to enable him to assume the chairmanship, or he may call for nominations and take an aye-and-no vote of those present. In such a meeting, it is practically a certainty that the persons who called and organized it will be ready with something in writing, as a petition or protest, upon which the meeting is to act. In all probability, after full and free discussion, a committee would be named to present the paper to the city government. The meeting would adjourn spontaneously rather than formally.

A meeting to effect a permanent organization is not quite such a simple matter. First, a temporary chairman has to be found. As a rule, there is someone among those present to whom the position falls almost automatically. If there are groups or factions in the assembly, it may be necessary to put the choice of a temporary chairman to a vote. On taking the chair, the temporary presiding officer appoints a secretary pro tem., to make minutes of the meeting.

The speed with which matters then move depends upon the definiteness and unanimity of purpose of those assembled. It may be possible to go right ahead with the adoption of a constitution and election of officers; or it may be necessary to appoint or elect a committee to draft a constitution and by-laws, to be submitted at a later meeting, and perhaps to name a committee to present nominations.

If full preparations have been made, and the meeting is ready to proceed with permanent organization, the first step is to have the purpose of the meeting definitely stated; preferably in the form of a motion, declaring it the objective of the meeting that a society for certain purposes is to be formed—athletic, social, political, or whatever it may be.

Then if a constitution has already been drafted, it can be submitted for debate leading up to a vote. The temporary chairman engineers the proceedings with what skill he has to keep the machinery running smoothly. It may be possible to vote upon the constitution as a whole and at once, or it may have to be taken article by article, or even clause by clause. Such action may be called for through a motion by any person present. The motion is voted on, and the action called for is taken. After the constitution and by-laws have been voted on, article by article, the chairman asks for further amendments, if any are to be proposed; he then calls for a vote upon the constitution as a whole, and with passage of such a motion, the constitution is declared to have been adopted.

The *constitution* of a society is the statement of its aims and purposes, and the code of rules, by which its members are bound. It may be complete in itself, or it may be supplemented by a set of by-laws. When there are both constitution and by-laws, the former contains the fundamental provisions and the latter embodies the particular rules of action.

Each section of the constitution is called an *article*. The first article usually states the name and object of the association, but sometimes these are separated, the name being given in Article One, the purpose in Article Two. In following articles, the requirements of membership are stated; officers and their duties; committees, meetings, and the method of amending the constitution.

The by-laws would cover such specific details of club government as penalties for nonattendance at meetings, use of library or locker room, and the code of conduct for members.

Items that might be placed either in the constitution or in the by-laws (but preferably in the former) are: Under *Meetings*, the quorum required, the order of business to be followed, and the authority to be resorted to in case of disputes as to parliamentary law; under *Members*, the privileges and responsibilities of members, the fees and dues to be paid; under *Officers*, a full statement of the duties of each; under *Committees*, a statement of duties, and regulations as to the making of reports.

The customary order of business is: Calling of the roll by the secretary, for the record of attendance; reading of the minutes of the last meeting; reports by committees; unfinished business; new business; adjournment.

The presiding officer is, as the words imply, the one who administers this parliamentary law. It is he who directs the program of a meeting. He rules on all questions of order. He decides who "has the floor," or the privilege of speaking. When motions are made, it is the presiding officer who puts them; that is, calls for the vote. If a motion is improperly made, it is he who corrects the procedure. He has not only the power and the duty of regulating discussion, but a great trust in keeping the debate on *fair grounds*. He prevents discussion from rambling inefficiency; he is bound, sometimes, to incur the displeasure of members who think he is restricting their remarks too closely. When two or more members address the chair at once, he accepts the responsibility of recognizing one and holding the others back; and in this way, he can, if he so desires, shape the discussion pretty much his own way. A good presiding officer is firm but absolutely fair; instead of trying to swing the discussion to suit his own ideas, he confines his effort to an impartial *direction of the debate so that the true will of the members may be ascertained and executed*.

Important motions are often presented to the secretary in writing, so that there may be no mistake as to the terms in which they are made. If the motion is made orally from the floor, the secretary writes it down, so that it may be referred to as need arises. Thus when the presiding officer puts the motion, he may call upon the secretary to read it, and then say: "The motion as read by the secretary has been made and seconded." He then calls for remarks. If amendments are offered, the secretary jots them down. Any member may ask to have the motion read again or to have amendments repeated. The person making a motion or submitting an amendment may withdraw it at any time previous to presentation by the Chair.

When the presiding officer thinks discussion has gone far enough and nothing more is to be forthcoming, he may ask: "Are you ready for the question?" If members are silent, he assumes they are ready to vote, and proceeds to present the question for ayes and noes. If a member rises to make further remarks, the presiding officer gives him the floor. Or possibly members answer: "Ready! Ready," and then the question is promptly put and the meeting proceeds to further business.

Summing up, the procedure on a motion is this: A member addresses the Chair. The Chair recognizes the member. The member says, "Mr. Chairman, I move . . ." Another member addresses the Chair, and the Chair recognizes him, whereupon he says "Mr. Chairman, I second the motion." Or if two or more members rise and address the Chair simultaneously, the Chair recognizes one or the other, according to his own judgment.

The chairman then restates the motion or has it read by the secretary, and places it before the meeting for discussion. He may say, "Has anyone any remarks to make upon the motion before the house? If not, we shall proceed to a vote." He then calls for the ayes and the noes. Or, if there is discussion, when it begins to lag—or if it gets too hot—he says that, unless there is objection, he shall consider further discussion useless and put the motion to a vote.

The presiding officer also declares the minutes adopted if, after asking, "Has anyone any objection to the minutes as read, or any corrections or alterations to suggest," there is no reply. He then says, "You have heard the minutes as read by the secretary, and

as no objections or corrections are offered, I declare them approved as read. The secretary will enter them upon the books."

A competent presiding officer never interrupts a member who has the floor unless the speaker is out of order—that is to say, violating the rules in some manner. In such a case, he declares the member to be out of order, and states why. He takes no part in the discussion himself unless, wishing to do so, he relinquishes the Chair to another officer. After that he moves down to a place on the floor, among the members, and addresses the Chair.

In a club or society, or a board of directors, a good presiding officer is a treasure. It is also important to have a competent substitute to take his place when he is unable to act. The common idea that almost anyone will do for vice-president is bad, because the vice-president takes the president's place when the president is absent, and he should be fully capable of taking over the duties of the presidency.

Further details of formal procedure:

There is a fixed, scientific order for all parliamentary action.

When a motion is before the house, these actions are in order: A motion to amend the motion; a motion to amend the amendment; a motion to refer the matter to a committee for report and recommendation; a motion to postpone action until a stated time; a call for the previous question, a vote on the original motion; a motion to lay the matter on the table, or postpone it indefinitely.

A motion must come to one of these settlements.

An amendment to an amendment is susceptible to no further change. It must be voted down before other amendments can be considered.

If a member, having presented a motion, asks to withdraw it, and no objection is made, the presiding officer may declare it withdrawn. If objection is made, the request for withdrawal must be debated and finally settled by a vote.

A person nominated for office may refuse the nomination. A member who has made a nomination may withdraw it.

In speaking of the presiding officer, a member refers to him as "the Chair," as in the expression "With the consent of the Chair, I wish . . ."

Should the Chair be thought to have ruled wrongly or to have been unfair, protest should be made by a member saying, "I rise

to a point of order." The Chair says, "You will please state your point of order." The member then explains why he thinks the procedure has been in error. The Chair may yield or deny the point of protest. Appeal from the decision may be made; the presiding officer may himself conduct the discussion of the point or order. For final settlement, a vote may be taken. If the majority votes that the point of protest is well taken, the Chair must yield.

Sometimes, to facilitate discussion and conclusion of a matter, a meeting resolves itself into a *committee of the whole*. The entire membership in attendance thus is enabled to debate more freely than in formal meetings. The presiding officer, when a motion to resolve the meeting into committee of the whole is passed, customarily appoints a chairman of the committee to conduct the proceedings. The secretary of the organization, however, acts as secretary of the committee of the whole. A committee of the whole can do no business except to amend or adopt motions. Upon carriage of a motion to rise and report, the meeting resumes its normal course.

Customarily, the first person named in a list of appointees to a committee is expected to serve as chairman. If he does not call the committee into meeting, a majority of the members may fix a time and place for meeting. For committee meetings, a majority constitutes a quorum. The chairman of a committee makes its report to the organization. Sometimes, two reports are submitted, one for the majority and one for the minority. The minority report is entitled to a reading before the main meeting, and a motion may be made to substitute it for the majority report. The main body has free choice between the two sets of recommendations.

A *motion to adjourn* is in order at any time except when a member is speaking or a vote is being taken. A simple motion to adjourn is not debatable. A motion to adjourn to a specific time or place may be debated. In case of a negative vote, reconsideration may be had.

When argument over a motion is deadlocked, a motion to submit the question to a committee is in order. If recommendations by a committee are not accepted, a motion to recommit is in order, and upon its passage the committee is charged to prepare new recommendations.

Sometimes, to gain speed in disposing of ordinary routine matters, the presiding officer says, "If there is no objection, I shall appoint a committee . . . to do this or that." Then if no member speaks, the presiding officer says, "It shall be entered as the action of this meeting." This is an instance where silence gives consent.

A *question of privilege* has to do with something apart from the meeting's program or order of business. When a member presents a question of privilege, it outranks all other matters for the time being. It can be brought up when there is disturbance in the meeting room, as by the intrusion of a person not entitled to be present, or in connection with the well-being of members, as to ventilate a stuffy room or to turn on heat.

A question of privilege is a technical subvariety of what are known as privileged questions. The other privileged questions are motions to adjourn or to take a recess, and to ask for the orders of the day—that is, to request the Chair to state what particular matters are scheduled for consideration at the time of the present meeting.

These are fine points of parliamentary procedure that come up in such formal sessions as those of a legislative body rather than in a somewhat informal meeting, as of a club or civic organization. But any meeting is more sure of success in its purpose if conducted by someone who has knowledge of correct procedure and ability to keep things running smoothly and effectively.

COPYRIGHT LAW OF THE UNITED STATES

Under existing United States law, copyright is the exclusive right of an author in his literary or artistic work for a period of 28 years. Within one year before the expiration of the original term, the author, his heirs or the proprietor of the copyright may secure a renewal for the following 28 years.

It is provided in the copyright law that the application for registration of any work shall specify into which of the following classes the work belongs:

(a) Books, including composite or cyclopedic works, directories, gazetteers and other compilations; (b) periodicals, including newspapers; (c) lectures, sermons, addresses, prepared for oral delivery; (d) dramatic or dramatico-musical compositions; (e) musical com-

positions; (f) maps; (g) works of art, models or designs for works of art; (h) reproductions of a work of art; (i) drawings of plastic works of a scientific or technical character; (j) photographs; (k) prints and pictorial illustrations; (l) motion-picture photoplays; (m) motion pictures other than photoplays.

Works that are to be sold or publicly distributed must be published with the copyright notice. The notice must be in this form: "Copyright, 19 . (year date of publication), by (name of copyright proprietor), or in the case of works specified above (f) to (k) the notice may consist of the letter C enclosed in a circle accompanied by the initials, monogram, mark or symbol of the proprietor—provided that his name shall appear on some accessible part of the copies." Immediately after publication, two copies of the best edition of the work may be sent to the Copyright Office, Library of Congress, Washington, D. C. with an application for registration. If, however, the work is by a foreign citizen and is first published in a foreign country, no more than one copy is submitted.

Books by American authors, or permanent residents of the United States, must be accompanied by an affidavit, under the official seal of an officer authorized to administer oaths, stating that the book was made and bound within the United States. Affidavit and application forms will be supplied by the Copyright Office on request.

It is not required that books of foreign origin in a language other than English be manufactured in the United States. A book in the English language published abroad may have an "ad interim" copyright for four months if one complete copy is deposited in the Copyright Office within sixty days after its publication abroad. If two copies of such a book, manufactured and published in this country, are registered during the ad interim term, the copyright shall be extended for the full term of 28 years.

Copyright may also be had for certain classes of work of which copies are not reproduced for sale. For material of this sort, a statutory fee of \$1 should accompany the application for registration together with: (a) one complete manuscript of typewritten copy if the work is an oral address or a dramatic or musical composition; (b) one photographic print in the case of photographs not intended for general circulation; (c) one photograph or other identifying reproduction of the work in the case of works of art, drawings, or plastic works of a scientific or technical nature. In the case of a mo-

tion-picture photoplay, a title and description and one print taken from each scene should accompany the statutory fee. For a motion picture other than a photoplay, a title and description with not less than two prints to be taken from different sections of the complete motion picture is required. If the above works are later reproduced for sale, two copies must be deposited with another application and fee.

The statutory fee for registration of a published work is \$2, which includes the Copyright Office certificate under seal. For registration of a published photograph where a certificate is not desired the fee is \$1. The statutory fee for renewing a copyright is \$1, and for the recording of assignments there is a \$2 charge for each Copyright Office record-book page or fraction over one-half page.

A foreign copyright can only be secured by complying with the legislation of such countries. It cannot be secured by action of the Copyright Office. Copyright in foreign countries has no effect in the United States.

The original copyright term of 28 years applies also to prints and labels, and, similarly, the registration may be renewed if the application is made within one year of the expiration of the original term. Before the application for copyright is submitted, each print or label must originally be published with a notice of copyright; if published without this notice, the print or label becomes dedicated to the public and will not be registered. Application for such copyright may be filed by either author or owner.

INVESTING MONEY

Amateur efforts in speculation are almost always disastrous. The mathematical chances are all against the speculator in stocks. Anyone who is planning to invest money in stocks sold on the stock exchange should be very cautious. There are no static rules to be followed.

If stocks are bought on margin, the broker often calls for more margin and more margin. In this way a fortune may be depleted. Instead of stopping and walking away (as one would from a gambling table where credit is not accepted), the loser usually continues to stake his all in the vain hope that the original loss can be converted into a profit. Most times this does not happen. The investor does not realize until too late that his money is irretrievably lost.

Poor judgment is shown when a dependable income is used to invest in ventures which will pay 7 or 8 per cent. It is not certain whether these ventures will build up the income and the investor takes the chance that his original income may be wiped out completely.

Investment conditions change from time to time and should be studied carefully before an investment is made.

The higher the yield, the greater the risk. It is not always true, however, that if the yield is lower, the risk is lower.

Before you invest, investigate! This is the best advice to the prospective investor. Reliance on one's own judgment is not advisable. Whenever possible the local Better Business Bureau should be consulted.

CONSTITUTION OF THE UNITED STATES

In the following pages, a departure from common usage is made by presenting "The Immortal Document" as it stands today, the supreme law of the land, unencumbered by comment. Instead of interrupting the text with prefatory notes, giving, for example, the history of each Amendment, those undeniably useful supplementary paragraphs have been collected in a supplementary section at the end. Reference to the text with which each note corresponds is simple and easy. A few footnotes are used in the text of the Constitution as originally adopted, directing attention to later Amendments affecting the marked passages. These footnotes, however, do not interfere with the flow of the text as it came from the hands of the Founding Fathers.

PREAMBLE

We, the people of the United States, in order to form a more perfect Union, establish justice, insure domestic tranquility, provide for the common defence, promote the general welfare, and secure the blessings of liberty to ourselves and our posterity, do ordain and establish this Constitution for the United States of America.

ARTICLE I

Section 1—(Legislative powers: in whom vested.)

All legislative powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

Section 2—(House of Representatives, how and by whom chosen. Qualifications of a Representative. Representatives and direct taxes, how apportioned. Enumeration. Vacancies to be filled. Power of choosing officers, and of impeachment.)

1. The House of Representatives shall be composed of members chosen every second year by the people of the several States, and the electors in each State shall have the qualifications requisite for electors of the most numerous branch of the State Legislature.

2 No person shall be a Representative who shall not have attained to the age of twenty-five years and been seven years a citizen of the United States, and who shall not, when elected, be an inhabitant of that State in which he shall be chosen.

3. Representatives and direct taxes shall be apportioned among the several States which may be included within this Union according to their respective numbers, which shall be determined by adding to the whole number of free persons, including those bound to service for a term of years, and excluding Indians not taxed, three-fifths of all other persons. The actual enumeration shall be made within three years after the first meeting of the Congress of the United States, and within every subsequent term of ten years, in such manner as they shall by law direct. The number of Representatives shall not exceed one for every thirty thousand, but each State shall have at least one Representative: and until such enumeration shall be made, the State of New Hampshire shall be entitled to choose 3; Massachusetts, 8; Rhode Island and Providence Plantations, 1; Connecticut, 5; New York, 6; New Jersey, 4; Pennsylvania, 8; Delaware, 1; Maryland, 6; Virginia, 10; North Carolina, 5, South Carolina, 5, and Georgia, 3.*

4. When vacancies happen in the representation from any State, the Executive Authority thereof shall issue writs of election to fill such vacancies.

5. The House of Representatives shall choose their Speaker and other officers, and shall have the sole power of impeachment.

Section 3—(Senators, how and by whom chosen. How classified. State Executive, when to make temporary appointments, in case, etc. Qualifications of a Senator. President of the Senate, his right to vote. President pro tem., and other officers of the Senate, how

* See Article XIV., Amendments

chosen. Power to try impeachments. When President is tried, Chief Justice to preside. Sentence.)

1. The Senate of the United States shall be composed of two Senators from each State, chosen by the Legislature thereof, for six years; and each Senator shall have one vote.

2. Immediately after they shall be assembled in consequence of the first election, they shall be divided as equally as may be into three classes. The seats of the Senators of the first class shall be vacated at the expiration of the second year, of the second class at the expiration of the fourth year, and of the third class at the expiration of the sixth year, so that one-third may be chosen every second year; and if vacancies happen by resignation, or otherwise, during the recess of the Legislature of any State, the Executive thereof may make temporary appointment until the next meeting of the Legislature, which shall then fill such vacancies.

3. No person shall be a Senator who shall not have attained to the age of thirty years, and been nine years a citizen of the United States, and who shall not, when elected, be an inhabitant of that State for which he shall be chosen.

4. The Vice President of the United States shall be President of the Senate, but shall have no vote unless they be equally divided.

5. The Senate shall choose their other officers, and also a President pro tempore, in the absence of the Vice President, or when he shall exercise the office of President of the United States.

6. The Senate shall have the sole power to try all impeachments. When sitting for that purpose, they shall be on oath or affirmation. When the President of the United States is tried, the Chief Justice shall preside; and no person shall be convicted without the concurrence of two-thirds of the members present.

7. Judgment of cases of impeachment shall not extend further than to removal from office, and disqualification to hold and enjoy any office of honor, trust, or profit under the United States; but the party convicted shall nevertheless be liable and subject to indictment, trial judgment and punishment, according to law.

Section 4—(Times, etc., of holding elections, how prescribed. One session in each year.)

1. The times, places, and manner of holding elections for Senators and Representatives shall be prescribed in each State by the

Legislature thereof; but the Congress may at any time by law make or alter such regulations, except as to places of choosing Senators.

2. The Congress shall assemble at least once in every year, and such meeting shall be on the first Monday in December, unless they shall by law appoint a different day.

Section 5—(Membership, Quorum, Adjournments. Rules. Power to punish or expel. Journal. Time of adjournments, how limited, etc.)

1. Each House shall be the judge of the elections, returns, and qualifications of its own members, and a majority of each shall constitute a quorum to do business; but a small number may adjourn from day to day, and may be authorized to compel the attendance of absent members in such manner and under such penalties as each House may provide.

2. Each House may determine the rules of its proceedings, punish its members for disorderly behavior, and with the concurrence of two-thirds expel a member.

3. Each House shall keep a journal of its proceedings, and from time to time publish the same, excepting such parts as may in their judgment require secrecy; and the yeas and nays of the members of either House on any question shall, at the desire of one-fifth of those present, be entered on the journal.

4. Neither House, during the session of Congress shall, without the consent of the other, adjourn for more than three days, nor to any other place than that in which the two Houses shall be sitting.

Section 6—(Compensation. Privileges. Disqualification in certain cases.)

1. The Senators and Representatives shall receive a compensation for their services to be ascertained by law, and paid out of the Treasury of the United States. They shall in all cases, except treason, felony, and breach of the peace, be privileged from arrest during their attendance at the session of their respective Houses, and in going to and returning from the same; and for any speech or debate in either House they shall not be questioned in any other place.

2. No Senator or Representative shall, during the time for which he was elected, be appointed to any civil office under the authority of the United States which shall have been created, or the emoluments whereof shall have been increased during such

time; and no person holding any office under the United States shall be a member of either House during his continuance in office.

Section 7—(House to originate all revenue bills. Veto. Bill may be passed by two-thirds of each House, notwithstanding, etc. Bill, not returned in ten days, to become a law. Provisions as to orders, concurrent resolutions, etc.)

1. All bills for raising revenue shall originate in the House of Representatives, but the Senate may propose or concur with amendments, as on other bills.

2. Every bill which shall have passed the House of Representatives and the Senate shall, before it becomes a law, be presented to the President of the United States; if he approve, he shall sign it, but if not, he shall return it, with his objections, to that House in which it shall have originated, who shall enter the objections at large on their journal, and proceed to reconsider it. If after such reconsideration two-thirds of that House shall agree to pass the bill, it shall be sent, together with the objections, to the other House, by which it shall likewise be reconsidered; and if approved by two-thirds of that House it shall become a law. But in all such cases the votes of both Houses shall be determined by yeas and nays, and the names of the persons voting for and against the bill shall be entered on the journal of each House respectively. If any bill shall not be returned by the President within ten days (Sundays excepted) after it shall have been presented to him, the same shall be a law in like manner as if he had signed it, unless the Congress by their adjournment prevent its return; in which case it shall not be a law.

3. Every order, resolution, or vote to which the concurrence of the Senate and House of Representatives may be necessary (except on a question of adjournment) shall be presented to the President of the United States; and before the same shall take effect shall be approved by him, or being disapproved by him, shall be repassed by two-thirds of the Senate and the House of Representatives, according to the rules and limitations prescribed in the case of a bill.

Section 8—(Powers of Congress.)

1. The Congress shall have power:

To lay and collect taxes, duties, imposts, and excises, to pay the debts and provide for the common defence and general welfare

of the United States; but all duties, imposts, and excises shall be uniform throughout the United States.

2. To borrow money on the credit of the United States.

3. To regulate commerce with foreign nations, and among the several States, and with the Indian tribes.

4. To establish an uniform rule of naturalization and uniform laws on the subject of bankruptcies throughout the United States.

5. To coin money, regulate the value thereof, and of foreign coin, and fix the standards of weights and measures.

6. To provide for the punishment of counterfeiting the securities and current coin of the United States.

7. To establish post-offices and post-roads.

8. To promote the progress of science and useful arts by securing for limited times to authors and inventors the exclusive rights to their respective writings and discoveries

9. To constitute tribunals inferior to the Supreme Court.

10. To define and punish piracies and felonies committed on the high seas, and offences against the law of nations.

11. To declare war, grant letters of marque and reprisal, and make rules concerning captures on land and water.

12. To raise and support armies, but no appropriation of money to that use shall be for a longer term than two years.

13. To provide and maintain a navy.

14. To make rules for the government and regulation of the land and naval forces.

15. To provide for calling forth the militia to execute the laws of the Union, suppress insurrections, and repel invasions.

16. To provide for organizing, arming, and disciplining the militia, and for governing such part of them as may be employed in the service of the United States, reserving to the States respectively the appointment of the officers, and the authority of training the militia according to the discipline prescribed by Congress.

17. To exercise exclusive legislation in all cases whatsoever over such district (not exceeding ten miles square) as may, by cession of particular States and the acceptance of Congress, become the seat of Government of the United States, and to exercise like authority over all places purchased by the consent of the Legislature of the State in which the same shall be, for the erection of forts, magazines, arsenals, drydocks, and other needful buildings.

18. To make all laws which shall be necessary and proper for carrying into execution the foregoing powers and all other powers vested by this constitution in the Government of the United States, or in any department or officer thereof.

Section 9—(Provision as to migration or importation of certain persons. Habeas Corpus. Bills of attainder, etc. Taxes, how apportioned. No export duty. No commercial preference. Money, how drawn from Treasury, etc. No titular nobility. Officers not to receive presents, etc.)

1. The migration or importation of such persons as any of the States now existing shall think proper to admit shall not be prohibited by the Congress, prior to the year one thousand eight hundred and eight, but a tax or duty may be imposed on such importation, not exceeding ten dollars for each person.

2. The privilege of the writ of habeas corpus shall not be suspended, unless when in cases of rebellion or invasion the public safety may require it.

3. No bill of attainder or ex post facto law shall be passed.

4. No capitation or other direct tax shall be laid, unless in proportion to the census or enumeration hereinbefore directed to be taken.

5. No tax or duty shall be laid on articles exported from any State.

6. No preference shall be given by any regulation of commerce or revenue to the ports of one State over those of another, nor shall vessels bound to or from one State be obliged to enter, clear, or pay duties in another.

7. No money shall be drawn from the Treasury but in consequence of appropriations made by law; and a regular statement and account of the receipts and expenditures of all public money shall be published from time to time.

8. No title of nobility shall be granted by the United States. And no person holding any office of profit or trust under them shall, without the consent of the Congress, accept of any present, emolument, office, or title of any kind whatever from any king, prince, or foreign state.

Section 10—(States prohibited from the exercise of certain powers.)

1. No State shall enter into any treaty, alliance, or confederation, grant letters of marque and reprisal, coin money, emit bills of

credit, make anything but gold and silver coin a tender in payment of debts, pass any bill of attainder, *ex post facto* law, or law impairing the obligation of contracts, or grant any title of nobility.

2 No State shall, without the consent of the Congress, lay any impost or duties on imports or exports, except what may be absolutely necessary for executing its inspection laws, and the net produce of all duties and imposts, laid by any State on imports or exports, shall be for the use of the Treasury of the United States; and all such laws shall be subject to the revision and control of the Congress.

3. No State shall, without the consent of Congress, lay any duty of tonnage, keep troops or ships of war in time of peace, enter into agreement or compact with another State, or with a foreign power, or engage in war, unless actually invaded, or in such imminent danger as will not admit of delay.

ARTICLE II

Section 1—(President; his term of office. Electors of President; number and how appointed. Electors to vote on same day. Qualification of President. On whom his duties devolve in case of his removal, death, etc. President's compensation. His oath of office.) •

1. The Executive power shall be vested in a President of the United States of America. He shall hold his office during the term of four years, and, together with the Vice-President, chosen for the same term, be elected as follows:

2. Each State shall appoint, in such manner as the Legislature thereof may direct, a number of electors equal to the whole number of Senators and Representatives to which the State may be entitled in the Congress; but no Senator or Representative or person holding an office of trust or profit under the United States shall be appointed an elector.

3. The electors shall meet in their respective States and vote by ballot for two persons, of whom one at least shall not be an inhabitant of the same State with themselves. And they shall make a list of all the persons voted for, and of the number of votes for each, which list they shall sign and certify and transmit, sealed, to the seat of the Government of the United States, directed to the President of the Senate. The President of the Senate shall, in the presence of the Senate and House of Representatives, open all the

certificates, and the votes shall then be counted. The person having the greatest number of votes shall be the President, if such number be a majority of the whole number of electors appointed, and if there be more than one who have such a majority, and have an equal number of votes, then the House of Representatives shall immediately choose by ballot one of them for President; and if no person have a majority, then from the five highest on the list the said House shall in like manner choose the President. But in choosing the President, the vote shall be taken by States, the representation from each State having one vote. A quorum, for this purpose, shall consist of a member or members from two-thirds of the States, and a majority of all the States shall be necessary to a choice. In every case, after the choice of the President, the person having the greatest number of votes of the electors shall be the Vice President. But if there should remain two or more who have equal votes, the Senate shall choose from them by ballot the Vice President.*

4. The Congress may determine the time of choosing the electors and the day on which they shall give their votes, which day shall be the same throughout the United States.

5. No person except a natural born citizen, or a citizen of the United States, at the time of the adoption of this Constitution, shall be eligible to the office of President; neither shall any person be eligible to that office who shall not have attained to the age of thirty-five years and been fourteen years a resident within the United States.

6. In case of the removal of the President from office, or of his death, resignation, or inability to discharge the powers and duties of the said office, the same shall devolve on the Vice President, and the Congress may by law provide for the case of removal, death, resignation, or inability, both of the President and Vice President, declaring what officer shall then act as President, and such officer shall act accordingly, until the disability be removed or a President shall be elected.

7. The President shall, at stated times, receive for his services a compensation which shall neither be increased nor diminished during the period for which he shall have been elected, and he shall not receive within that period any other emolument from the United States, or any of them.

* This clause is superseded by Article XII., Amendments.

8. Before he enter on the execution of his office he shall take the following oath or affirmation:

"I do solemnly swear (or affirm) that I will faithfully execute the office of President of the United States, and will, to the best of my ability, preserve, protect, and defend the Constitution of the United States."

Section 2—(President to be Commander-in-Chief. He may require opinions of Cabinet Officers, etc., may pardon. Treaty-making power. Nomination of certain officers. When President may fill vacancies.)

1. The President shall be Commander-in-Chief of the Army and Navy of the United States, and of the militia of the several States when called into the actual service of the United States; he may require the opinion, in writing, of the principal officer in each of the executive departments upon any subject relating to the duties of their respective offices, and he shall have power to grant reprieves and pardons for offences against the United States except in cases of impeachment.

2. He shall have power, by and with the advice and consent of the Senate to make treaties, provided two-thirds of the Senators present concur, and he shall nominate and by and with the advice and consent of the Senate shall appoint ambassadors, other public ministers and consuls, judges of the Supreme Court, and all other officers of the United States whose appointments are not herein otherwise provided for, and which shall be established by law; but the Congress may by law vest the appointment of such inferior officers as they think proper in the President alone, in the courts of law, or in the heads of departments.

3. The President shall have power to fill up all vacancies that may happen during the recess of the Senate by granting commissions, which shall expire at the end of their next session.

Section 3—(President shall communicate to Congress. He may convene and adjourn Congress, in case of disagreement, etc. Shall receive Ambassadors, execute laws, and commission officers.)

He shall from time to time give to the Congress information of the state of the Union, and recommend to their consideration such measures as he shall judge necessary and expedient; he may, on extraordinary occasions, convene both Houses, or either of them, and in case of disagreement between them with respect to the time

of adjournment, he may adjourn them to such time as he shall think proper, he shall receive ambassadors and other public ministers; he shall take care that the laws be faithfully executed, and shall commission all the officers of the United States.

Section 4—(All civil offices forfeited for certain crimes.)

The President, Vice-President, and all civil officers of the United States shall be removed from office on impeachment for and conviction of treason, bribery or other high crimes and misdemeanors.

ARTICLE III

Section 1—(Judicial powers. Tenure. Compensation.)

The judicial power of the United States shall be vested in one Supreme Court, and in such inferior courts as the Congress may from time to time ordain and establish. The judges, both of the Supreme and inferior courts, shall hold their offices during good behavior, and shall at stated times receive for their services a compensation which shall not be diminished during their continuance in office.

Section 2—(Judicial power; to what cases it extends. Original jurisdiction of Supreme Court. Appellate. Trial by jury, etc. Trial, where.)

1. The judicial power shall extend to all cases in law and equity arising under this Constitution, the laws of the United States, and treaties made, or which shall be made, under their authority; to all cases affecting ambassadors, other public ministers and consuls; to all cases of admiralty and maritime jurisdiction; to controversies to which the United States shall be a party; to controversies between two or more States, between a State and citizens of another State, between citizens of different States, between citizens of the same State claiming lands under grants of different States, and between a State, or the citizens thereof, and foreign states, citizens, or subjects.

2. In all cases affecting ambassadors, other public ministers, and consuls, and those in which a State shall be party, the Supreme Court shall have, original jurisdiction. In all the other cases before mentioned the Supreme Court shall have appellate jurisdiction both as to law and fact, with such exceptions and under such regulations as the Congress shall make.

3 The trial of all crimes, except in cases of impeachment, shall be by jury, and such trial shall be held in the State where the said crimes shall have been committed; but when not committed within any State the trial shall be at such place or places as the Congress may by law have directed.

Section 3—(Treason defined. Proof of. Punishment of.)

1 Treason against the United States shall consist only in levying war against them, or in adhering to their enemies, giving them aid and comfort. No person shall be convicted of treason unless on the testimony of two witnesses to the same overt act, or on confessions in open court.

2. The Congress shall have power to declare the punishment of treason, but no attainder of treason shall work corruption of blood or forfeiture except during the life of the person attained.

ARTICLE IV

Section 1—(Each State to give credit to the public acts, etc., of every other State.)

Full faith and credit shall be given in each State to the public acts, records, and judicial proceedings of every other State. And the Congress may by general laws prescribe the manner in which such acts, records, and proceedings shall be proved, and the effect thereof.

Section 2—(Privileges of citizens of each State. Fugitives from justice to be delivered up. Persons held to service having escaped, to be delivered up.)

1. The citizens of each State shall be entitled to all privileges and immunities of citizens in the several States.

2. A person charged in any State with treason, felony, or other crime, who shall flee from justice, and be found in another State, shall on demand of the Executive authority of the State from which he fled, be delivered up, to be removed to the State having jurisdiction of the crime.

3. No person held to service or labor in one State under the laws thereof, escaping into another shall in consequence of any law or regulation therein, be discharged from such service or labor, but shall be delivered up on claim of the party to whom such service or labor may be due.

Section 3—(Admission of new States. Power of Congress over territory and other property.)

1. New States may be admitted by the Congress into this Union; but no new State shall be formed or erected within the jurisdiction of any other State, nor any State be formed by the junction of two or more States, or parts of States, without the consent of the Legislatures of the States concerned, as well as of the Congress.

2. The Congress shall have power to dispose of and make all needful rules and regulations respecting the territory or other property belonging to the United States; and nothing in this Constitution shall be so construed as to prejudice any claims of the United States, or of any particular State.

Section 4—(Republican form of government guaranteed. Each State to be protected.)

The United States shall guarantee to every State in this Union a Republican form of government, and shall protect each of them against invasion; and, on application of the Legislature, or of the Executive (when the Legislature cannot be convened), against domestic violence.

ARTICLE V

(Constitution; how amended. Proviso.)

The Congress, whenever two-thirds of both Houses shall deem it necessary, shall propose of amendments to this Constitution, or, on the application of the Legislatures of two-thirds of the several States, shall call a convention for proposing amendments, which, in either case, shall be valid to all intents and purposes, as part of this Constitution, when ratified by the Legislatures of three-fourths of the several States, or by conventions in three-fourths thereof, as the one or the other mode of ratification may be proposed by the Congress; provided that no amendment which may be made prior to the year one thousand eight hundred and eight shall in any manner affect the first and fourth clauses in the Ninth Section of the First Article; and that no State, without its consent, shall be deprived of its equal suffrage in the Senate.

ARTICLE VI

(Certain debts, etc., declared valid. Supremacy of Constitution, treaties, and laws of the United States. Oath to support Constitution, by whom taken. No religious test.)

1. All debts contracted and engagements entered into before the adoption of this Constitution shall be as valid against the United States under this Constitution as under the Confederation.

2 This Constitution and the laws of the United States which shall be made in pursuance thereof and all treaties made or which shall be made, under the authority of the United States, shall be the supreme law of the land, and the judges in every State shall be bound thereby, anything in the Constitution or laws of any State to the contrary notwithstanding.

3. The Senators and Representatives before mentioned, and the members of the several State Legislatures, and all executive and judicial officers, both of the United States, and of the several States, shall be bound by oath or affirmation to support this Constitution; but no religious test shall ever be required as a qualification to any office or public trust under the United States.

ARTICLE VII

(What ratification shall establish Constitution.)

The ratification of the Conventions of nine States shall be sufficient for the establishment of this Constitution between the States so ratifying the same.

AMENDMENTS

ARTICLE I

Religious Establishment Prohibited. Freedom of Speech, of the Press, and Right to Petition

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech or of the press; or the right of the people peaceably to assemble and to petition the Government for a redress of grievances.

ARTICLE II

Right to Keep and Bear Arms

A well-regulated militia being necessary to the security of a free State, the right of the people to keep and bear arms shall not be infringed.

ARTICLE III

No Soldier to be Quartered in Any House, Unless, Etc.

No soldier shall, in time of peace, be quartered in any house without the consent of the owner, nor in time of war but in a manner to be prescribed by law.

ARTICLE IV

Right of Search and Seizure Regulated

The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no warrants shall issue but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.

ARTICLE V

**Provisions Concerning Prosecution, Trial and Punishment.—
Private Property Not to be Taken for Public Use,
Without Compensation**

No person shall be held to answer for a capital or other infamous crime unless on a presentment or indictment of a Grand Jury, except in cases arising in the land or naval forces, or in the militia, when in actual service, in time of war or public danger; nor shall any person be subject for the same offense to be twice put in jeopardy of life or limb; nor shall be compelled in any criminal case to be a witness against himself, nor be deprived of life, liberty, or property, without due process of law; nor shall private property be taken for public use without just compensation.

ARTICLE VI

Right to Speedy Trial, Witnesses, Etc.

In all criminal prosecutions, the accused shall enjoy the right to a speedy and public trial, by an impartial jury of the State and district wherein the crime shall have been committed, which districts shall have been previously ascertained by law, and to be informed of the nature and cause of the accusation; to be con-

fronted with the witnesses against him; to have compulsory process for obtaining witnesses in his favor, and to have the assistance of counsel for his defense.

ARTICLE VII

Right of Trial by Jury

In suits at common law, where the value in controversy shall exceed twenty dollars, the right of trial by jury shall be preserved, and no fact tried by a jury shall be otherwise reexamined in any court of the United States than according to the rules of the common law.

ARTICLE VIII

Excessive Bail or Fines and Cruel Punishment Prohibited

Excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishments inflicted.

ARTICLE IX

Rule of Construction of Constitution

The enumeration in the Constitution of certain rights shall not be construed to deny or disparage others retained by the people.

ARTICLE X

Rights of States Under Constitution

The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people.

ARTICLE XI

Judicial Powers Construed

The judicial power of the United States shall not be construed to extend to any suit in law or equity, commenced or prosecuted against one of the United States, by citizens of another State, or by citizens or subjects of any foreign state.

ARTICLE XII

Manner of Choosing President and Vice President

The Electors shall meet in their respective States, and vote by ballot for President and Vice President, one of whom at least shall not be an inhabitant of the same State with themselves; they shall name in their ballots the person voted for as President, and in distinct ballots the person voted for as Vice President; and they shall make distinct list of all persons voted for as President, and of all persons voted for as Vice President, and of the number of votes for each, which list they shall sign and certify, and transmit, sealed, to the seat of the Government of the United States, directed to the President of the Senate; the President of the Senate shall, in the presence of the Senate and House of Representatives, open all the certificates and the votes shall then be counted; the person having the greatest number of votes for President shall be the President, if such number be a majority of the whole number of Electors appointed; and if no person have such majority, then from the persons having the highest number, not exceeding three, on the list of those voted for as President, the House of Representatives shall choose immediately, by ballot, the President. But in choosing the President, the votes shall be taken by States, the representation from each State having one vote; a quorum for this purpose shall consist of a member or members from two-thirds of the States, and a majority of all the States shall be necessary to a choice. And if the House of Representatives shall not choose a President, whenever the right of choice shall devolve upon them, before the fourth day of March next following, then the Vice President shall act as President, as in the case of the death or other constitutional disability of the President. The person having the greatest number of votes as Vice President shall be the Vice President, if such number be a majority of the whole number of Electors appointed, and if no person have a majority, then from the two highest numbers on the list the Senate shall choose the Vice President; a quorum for the purpose shall consist of two-thirds of the whole number of Senators, and a majority of the whole number shall be necessary to a choice. But no person constitutionally ineligible to the office of President shall be eligible to that of Vice President of the United States.*

* See Article XX.

ARTICLE XIII**Slavery Abolished**

1. Neither slavery nor involuntary servitude, except as a punishment for crime whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction.

2 Congress shall have power to enforce this article by appropriate legislation.

ARTICLE XIV**Citizenship Rights Not To Be Abridged**

1. All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside. No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States; nor shall any State deprive any person of life, liberty, or property without due process of law, nor deny to any person within its jurisdiction the equal protection of the laws.

Appointment of Representatives in Congress

2. Representatives shall be apportioned among the several States according to their respective numbers counting the whole number of persons in each State excluding Indians not taxed. But when the right to vote at any election for the choice of Electors for President and Vice-President of the United States, Representatives in Congress, the executive and judicial officers of a State, or the members of the Legislature thereof, is denied to any of the male inhabitants of such State, being twenty-one years of age, and citizens of the United States, or in any way abridged, except for participation in rebellion, or other crime, the basis of representation therein shall be reduced in the proportion which the number of such male citizens shall bear to the whole number of male citizens twenty-one years of age in such State.

Power of Congress to Remove Disabilities of United States Officials for Rebellion

3. No person shall be a Senator or Representative in Congress, or Elector of President and Vice-President or holding any office,

civil or military, under the United States, or under any State, who, having previously taken an oath, as a member of Congress, or as an officer of the United States, or as a member of any State Legislature or as an executive or judicial officer of any State, to support the Constitution of the United States, shall have engaged in insurrection or rebellion against the same, or given aid and comfort to the enemies thereof. But Congress may, by a vote of two-thirds of each House, remove such disability.

What Public Debts Are Valid

4. The validity of the public debt of the United States, authorized by law, including debts incurred for payment of pensions and bounties for services in suppressing insurrection and rebellion, shall not be questioned. But neither the United States nor any State shall assume or pay any debt or obligation incurred in aid of insurrection or rebellion against the United States, or any claim for the loss or emancipation of any slave; but all such debts, obligations, and claims shall be held illegal and void.

5. The Congress shall have power to enforce by appropriate legislation the provisions of this article.

ARTICLE XV

Equal Rights for White and Colored Citizens

1. The right of the citizens of the United States to vote shall not be denied or abridged by the United States or by any State on account of race, color, or previous condition of servitude.

2. The Congress shall have power to enforce the provisions of this article by appropriate legislation.

ARTICLE XVI

Income Taxes Authorized

The Congress shall have power to lay and collect taxes on incomes, from whatever sources derived, without apportionment among the several States and without regard to any census or enumeration.

ARTICLE XVII

United States Senators to Be Elected by Direct Popular Vote

1. The Senate of the United States shall be composed of two Senators from each State, elected by the people thereof, for six years; and each Senator shall have one vote. The electors in each State shall have the qualifications requisite for electors of the most numerous branch of the State Legislatures.

Vacancies in Senatorships, When Governor May Fill by Appointment

2. When vacancies happen in the representation of any State in the Senate, the executive authority of such State shall issue writs of election to fill such vacancies: Provided, That the Legislature of any State may empower the Executive thereof to make temporary appointment until the people fill the vacancies by election as the Legislature may direct.

3. This amendment shall not be so construed as to affect the election or term of any Senator chosen before it becomes valid as part of the Constitution.

ARTICLE XVIII

Liquor Prohibition Amendment

1. After one year from the ratification of this article the manufacture, sale, or transportation of intoxicating liquors within, the importation thereof into, or the exportation thereof from the United States and all territory subject to the jurisdiction thereof for beverage purposes is hereby prohibited.

2. The Congress and the several States shall have concurrent power to enforce this article by appropriate legislation.

3. This article shall be inoperative unless it shall have been ratified as an amendment to the Constitution by the Legislatures of the several States, as provided in the Constitution, within seven years from the date of the submission hereof to the States by the Congress.

ARTICLE XIX

Giving Nation-Wide Suffrage to Women

1. The right of citizens of the United States to vote shall not be denied or abridged by the United States or by any State on account of sex.

2. Congress shall have power, by appropriate legislation, to enforce the provisions of this article.

ARTICLE XX

Terms of President and Vice-President to begin on January 20; those of Senators and Representatives, on January 3

Section 1—The terms of the President and Vice President shall end at noon on the 20th day of January, and the terms of Senators and Representatives at noon on the 3rd day of January, of the years in which such terms would have ended if this article had not been ratified; and the terms of their successors shall then begin.

Section 2—The Congress shall assemble at least once in every year, and such meeting shall begin nt noon on the 3rd day of January, unless they shall by law appoint a different day.

Section 3—If, at the time fixed for the beginning of the term of the President, the President elect shall have died the Vice President elect shall become President. If a President shall not have been chosen before the time fixed for the beginning of his term, or if the President elect shall have failed to qualify, then the Vice President elect shall act as President until a President shall have qualified; and the Congress may by law provide for the case wherein neither a President elect nor a Vice President elect shall have qualified, declaring who shall then act as President, or the manner in which one who is to act shall be selected, and such person shall act accordingly until a President or Vice President shall have qualified.

Section 4—The Congress may by law provide for the case of the death of any of the persons from whom the House of Representatives may choose a President whenever the right of choice shall have devolved upon them, and for the case of the death of any of the persons from whom the Senate may choose a Vice President whenever the right of choice shall have devolved upon them.

Section 5—Sections 1 and 2 shall take effect on the 15th day of October following the ratification of this article (Oct., 1933).

Section 6—This article shall be inoperative unless it shall have been ratified as an amendment to the Constitution by legislatures of three-fourths of the several States within seven years from the date of its submission.

ARTICLE XXI

Repeal of the Eighteenth (Prohibition) Amendment by Conventions In the States

Section 1—The eighteenth article of amendment to the Constitution of the United States is hereby repealed.

Section 2—The transportation or importation into any State, Territory, or Possession of the United States for delivery or use therein of intoxicating liquors, in violation of the laws thereof, is hereby prohibited.

Section 3—This article shall be inoperative unless it shall have been ratified as an amendment, to the Constitution by conventions in the several States, as provided in the Constitution, within seven years from the date of the submission hereof to the States by the Congress.

NOTES ON THE HISTORY OF THE CONSTITUTION AND ITS AMENDMENTS

In its original form, the Constitution, consisting of a Preamble and seven Articles, was ratified by a convention of representatives of the States, September 17, 1787. It replaced the Articles of Confederation adopted in 1781. This Constitution was submitted to the States. Upon ratification by conventions in the thirteen original States, it went into effect on the first Wednesday in March, 1789.

The States ratified in this order: Delaware, December 7, 1787 (yeas 30, unanimous); Pennsylvania, December 12, 1787, vote 43 to 23; New Jersey, December 18, 1787 (yeas 38, unanimous); Georgia, January 2, 1788 (yeas 26, unanimous); Connecticut, January 9, 1788, vote 128 to 40; Massachusetts, February 6, 1788, vote 187 to 168; Maryland, April 28, 1788, vote 63 to 11; South Carolina, May 23, 1788, vote 149 to 73; New Hampshire, June 21, 1788, vote 57 to 46; Virginia, June 20, 1788, vote 89 to 79; New

York, July 26, 1788, vote 30 to 27; North Carolina, November 21, 1789, vote 194 to 77; Rhode Island, May 29, 1790, vote 34 to 32.

Vermont, not one of the original thirteen States, held a convention to vote on the Constitution and ratified it, January 10, 1791, whereupon, on February 18 of that year, Congress admitted Vermont to Statehood.

In September of 1789, Congress, in its first session, held at New York, submitted twelve amendments to the States. Ten of these were ratified by the States, and are known collectively as the Bill of Rights.

Two of the twelve amendments failed of ratification; they related to apportionment of Representatives and to compensation of members of Congress.

In 1810 another amendment was proposed, relating to titles of nobility. It was ratified by Maryland, Kentucky, Ohio, Delaware, Pennsylvania, New Jersey, Vermont, Tennessee, North Carolina, Massachusetts, and New Hampshire; rejected by New York, Connecticut, South Carolina, and Rhode Island, thus failing of acceptance.

The later amendments were proclaimed as law on the following dates: XI, January 8, 1798; XII, September 25, 1804; XIII, December 18, 1865; XIV, July 23, 1868; XV, March 30, 1870; XVI, February 25, 1913; XVII, May 31, 1913; XVIII, January 16, 1920; XIX, August 26, 1920; XX, February 6, 1933; XXI, December 5, 1933.

PROPOSED CHILD LABOR AMENDMENT

Another amendment, known as the Child Labor Amendment, was proposed to the State Legislatures by the Sixty-eighth Congress, in 1924. It has been ratified by twenty-eight States, or eight less than the required thirty-six.

It was ratified by Arizona (1925); Arkansas (1924); California (1925); Colorado (1931); Idaho (1935); Illinois (1933); Indiana (1935); Iowa (1933); Kansas (1937); Kentucky (1937); Maine (1933); Michigan (1933); Minnesota (1933); Montana (1927); Nevada (1937); New Hampshire (1933); New Jersey (1933); New Mexico (1937); North Dakota (1933); Ohio (1933); Oklahoma (1933); Oregon (1933); Pennsylvania (1933); Utah (1935); Washington (1933); West Virginia (1933); Wisconsin (1925); Wyoming

(1935);—total, 28 up to Sept. 12, 1934. Ratification by 36 states is necessary.

No time limit is set for ratification, but a precedent was set by the Supreme Court in 1921, when it ruled that amendments proposed in 1789, 1810, and 1861 were to be considered officially dead.

Section 1—The Congress shall have power to limit, regulate, and prohibit the labor of persons under eighteen years of age.

Section 2—The power of the several States is unimpaired by this article except that the operation of State laws shall be suspended to the extent necessary to give effect to legislation enacted by the Congress.

DIGEST OF THE PURPOSES OF THE CURRENT FEDERAL AGENCIES

Condensed from the Report of the United States Information Service, Washington, D. C. Headings in capital letters indicate Government departments, subheadings indicate bureaus within these departments.

DEPARTMENT OF AGRICULTURE

Under the Secretary of Agriculture. Created by act of Congress approved May 15, 1862. Purpose: To acquire and diffuse useful information on subjects connected with agriculture in the most general and comprehensive sense. Covers agricultural research, extension education, conservation, marketing, regulatory work, credit, agricultural adjustment, and other means of improving rural life. Some of the bureaus and their functions are:

Agricultural Adjustment Administration. (Now part of the War Food Administration.) Administers the national conservation and adjustment program, providing an ever-normal granary through commodity loans and marketing quotas; administers, among other laws, the Sugar Act of 1937.

Commodity Credit Corporation. (Now part of the War Food Administration.) Makes loans to producers to finance the carrying and orderly marketing of agricultural commodities.

Farm Credit Administration. Provides a credit system for agriculture by making available to farmers long-term and short-term credit; makes loans to farmers' co-operative associations, production credit associations, banks for co-operatives, State and national banks, agricultural credit corporations, and livestock loan companies; makes farm-mortgage loans and aids in financing the lending operations of Federal land banks, particularly on the farm-debt refinancing program; provides short-term credit for general agricultural purposes.

Farm Security Administration. (Now part of the War Food Administration.) Enables tenants to become farm owners through long-term loans; conducts a rural rehabilitation program of conditional loans to needy farmers; completes and administers homestead projects; provides emergency rural relief.

Federal Crop Insurance Corporation. (Now part of the War Food Administration.) Administers the program of insuring wheat crops against all natural hazards; receives applications, collects premiums, issues policies, purchases wheat, analyzes claims, and adjusts losses.

Rural Electrification Administration. Facilitates the introduction of electric service in rural areas not now served; lends the entire cost of building rural electric distribution systems, including, where necessary, generation and transmission equipment. (Loans must be self-liquidating within the period of the loan, reasonably secured, and amortized over a 25-year period. No loans are made directly to the consumer.)

Soil Conservation Service. (Now part of the War Food Administration.) By research, demonstration, and cooperation with soil conservation districts, encourages good land use through the adoption of conservation farming practices, the purchase and development of submarginal land for constructive use, the development of farm woodlands, and the treatment of land for flood control.

Office of Distribution. (A part of the War Food Administration.) Created to formulate and carry out programs that will result in the food produced on American farms being available at the place it is needed, at the right time, and in the proper form.

War Food Administration. See section on *Agriculture*.

DEPARTMENT OF COMMERCE

Under the Secretary of Commerce. Created by act of Congress approved February 14, 1903, as the Department of Commerce and Labor. By act of March 4, 1931, the two departments were separated. Purpose: To foster, promote, and develop the foreign and domestic commerce, the mining, manufacturing, shipping, and fishing industries, and the transportation facilities of the U. S. Some of the bureaus and their functions are:

Business Advisory Council. Organized by the Secretary of Commerce in June, 1933; consists of a representative group of businessmen who are appointed each year and who serve without compensation. Serves as a clearing house for industrial views on governmental matters which affect business.

Civil Aeronautics Administration. Encourages and fosters the development of civil aeronautics and air commerce; encourages the

establishment of civil airways, landing areas, and other air navigation aids and facilities; designates and establishes Federal airways; acquires, operates, and maintains air navigation facilities along civil airways and at landing areas; provides for the control and protection of air traffic moving in air commerce; undertakes or supervises technical development work in the field of aeronautics; plans for the development of aeronautical facilities.

Civil Aeronautics Board. Independent of the Secretary of Commerce. Prescribes safety standards, rules, and regulations, and has the power to suspend and revoke safety certificates after hearing; is charged with economic regulation and accident prevention.

DEPARTMENT OF JUSTICE

Under the Attorney General. Created by act of June 22, 1870. Purpose: To provide means for the enforcement of the Federal laws, to furnish legal counsel in Federal cases, and to construe the laws under which other departments act. It conducts all suits in the Supreme Court in which the United States is concerned, supervises the Federal penal institutions, and investigates violations against Federal laws. The Attorney represents the United States in legal matters generally. Some of the bureaus and their functions are:

Federal Bureau of Investigation. Has general charge of investigation of all violations of Federal laws, except counterfeiting, postal violations, customs violations, immigration and naturalization, and internal-revenue matters, and other matters not within the investigational jurisdiction of the Department of Justice.

Immigration and Naturalization Service. Administers the immigration and naturalization laws relating to the admission, exclusion, and deportation of aliens, and the naturalization of aliens lawfully resident in the United States; also supervises naturalization work in the courts.

DEPARTMENT OF LABOR

Under the Secretary of Labor. Created by act of Congress approved March 4, 1913. Purpose: To foster, promote, and develop the welfare of American wage earners, improve their working conditions, and advance their opportunities for profitable employment. Also directs investigation of matters pertaining to child welfare. The principal bureaus and their functions are:

Bureau of Labor Statistics. Collects and publishes statistics on all matters pertaining to labor, including hours, earnings, conditions of employment, and means for promoting the welfare of wage earners.

Children's Bureau. Investigates and compiles reports on all matters pertaining to child life and child welfare; administers the maternal and child health services, services for crippled children,

child welfare services under the Social Security Act of 1935, and the provision of the Fair Labor Standards Act of 1938 relating to child labor.

Division of Labor Standards. Develops desirable labor standards in industrial practice, labor law administration and labor legislation, and makes recommendations concerning measures designed to improve the working conditions and economic position of wage earners.

United States Conciliation Service. Deals with industrial controversies to bring about peaceful settlements of disputes arising between employers and employees.

Wage and Hour and Public Contracts Divisions. (1) **Wage and Hour Division.** Enforces the wage-and-hour provisions of the Fair Labor Standards Act of 1938. Its duty is to see that employers engaged in interstate commerce or producing goods for interstate commerce conform to the wage and hour standards. (2) **Public Contracts Division.** Administers the Walsh-Healey Act requiring Government supply contracts to contain certain maximum-hour, minimum-wage, child-labor, safety and health stipulations.

Women's Bureau. Formulates policies for promoting the welfare of wage-earning women, increasing their efficiency, improving their working conditions, and advancing their opportunity for profitable employment.

EXECUTIVE OFFICE OF THE PRESIDENT

Under the President. Created in accordance with the provisions of the Reorganization Act of 1939. Among other bureaus under its jurisdiction is:

Bureau of the Budget. An Act of Congress (approved June 10, 1921) provided for a national budget system, and placed upon the President the duty of transmitting to the Congress the Annual Budget, together with his estimates of receipts, expenditures, and other budgetary data. To aid the President in this duty, the same Act created the Bureau of the Budget, which—by the Reorganization Act of 1939—was transferred from the Treasury Department to the Executive Office of the President. The functions of the Bureau are to prepare for the President the Annual Budget and such supplemental and deficiency estimates as he may from time to time recommend to the Congress.

FEDERAL COMMUNICATIONS COMMISSION

Under the Chairman. Established by Public Act 416, approved June 19, 1934. Purpose: To provide for the regulation of interstate and foreign communication by wire or radio, with a view to more effective communication service. The Communications Act applies to all interstate and foreign communication by wire or radio; to all interstate and foreign transmission by radio; to all persons engaged

with'in the United States in communication or transmission by radio, and to the licensing and regulation of radio stations and operators.

FEDERAL DEPOSIT INSURANCE CORPORATION

Under the Chairman. Established by Public Act 66, approved June 16, 1933, and amendments; Public Act 305, approved August 23, 1935, and amendments. Purpose: To insure the deposits of all banks which are entitled to the benefits of insurance under the law; to pay off the depositors of insured banks closed without adequate provision having been made to pay claims; to act as receiver for all suspended national banks and for suspended State banks when appointed by State authorities; to make loans or purchase assets to facilitate the merger or consolidation of insured banks when such action will avert a loss or reduce the risk to the Corporation, and to prevent the continuance or development of unsafe and unsound banking practices.

FEDERAL SECURITY AGENCY

Under the Administrator. Established in accordance with the provision of the Reorganization Act of 1939. Purpose: To promote social and economic security, educational opportunities, and the health of the citizens of the Nation. Some of the agencies and their functions are:

Food and Drug Administration. Enforces the Food, Drug, and Cosmetic Act; Tea Act; Import Milk Act; Caustic Poison Act; and Filled Milk Act.

Public Health Service. This Agency is specifically charged with matters relating to the protection and improvement of the public health. Its functions are research in the cause and methods of prevention and control of disease, control of biologic products, co-operation with State and other health agencies, prevention of the introduction of disease from abroad and the spread of disease in the United States, medical care of legal beneficiaries, and the dissemination of health information.

Social Security Board. Approves State unemployment compensation laws which meet the standards and requirements of the act, and makes grants-in-aid for administrative purposes to those States which have unemployment compensation laws approved by the Board; administers a system of old-age and survivors benefits; makes grants-in-aid to States for old-age assistance, aid to blind persons, and aid to dependent children. Promotes and develops a national system of employment offices and assists in establishing and maintaining systems of public employment offices in the States.

NATIONAL HOUSING AGENCY

All the housing functions and activities of or relating to the following agencies were consolidated into the National Housing Agency in February of 1942:

- Federal Home Loan Bank Board
- Federal Home Loan Bank System
- Federal Savings and Loan Insurance Corporation
- Home Owners' Loan Corporation
- United States Housing Corporation
- Federal Housing Administration
- United States Housing Authority
- Defense Homes Corporation
- Division of Defense Housing Coordination
- Central Housing Committee
- Farm Security Administration (with respect to non-farm housing)
- Public Buildings Administration
- Division of Defense Housing
- Mutual Ownership Defense Housing Division
- Office of the Administrator of the Federal Works Agency
- War and Navy Departments (with respect to housing located off military or naval reservations, posts, or bases)

There are now three principal constituent units within the NHA:

- Federal Housing Administration
- Federal Home Loan Bank Administration
- Federal Public Housing Authority

The NHA supervises and directs the activities of the constituent units, and (in cooperation with various other Federal agencies) the Office of the Administrator determines the need for housing for war workers in areas where a shortage of housing exists or impends, which threatens to impede the war program, and then devises ways and means of supplying such need.

NATIONAL DEFENSE PROGRAM**OFFICE FOR EMERGENCY MANAGEMENT**

Under the Liaison Officer. Established by administrative order of May 25, 1940. Status and functions further defined by administrative order of January 7, 1941. Purpose: To assist and advise the President in the discharge of *extraordinary responsibilities imposed* upon him by any emergency arising out of war, the threat of war, flood, drought, or other condition threatening the public peace or safety.

Board of War Communications. Created to coordinate all branches of communication to the War Program.

Committee on Fair Employment Practice. Created to bring about full utilization of the Nation's manpower through elimination of discriminatory employment practices.

Division of Central Administrative Services. Created to maintain a central budgeting, accounting, and fiscal control system for the Office for Emergency Management and its essential agencies, and to facilitate the operation of those agencies.

Foreign Economic Administration. Created to unify and consolidate governmental activities relating to foreign economic affairs.

National War Labor Board. Created for the peaceful adjustment of labor disputes which might interrupt work contributing to the effective prosecution of the war.

Office of Alien Property Custodian. Authorized to control or vest foreign-owned property.

Office of Civilian Defense. Created to coordinate Federal, State, and local civilian defense relationships.

Office of Coordinator of Inter-American Affairs. Created to coordinate the Nation's cultural and commercial relations affecting hemisphere war efforts.

Office of Defense Transportation. Created to coordinate transportation policies and activities of Federal and private agencies so that transportation systems of the United States may function as the war requires.

Office of Economic Stabilization. Created to control (so far as possible) the inflationary tendencies and the dislocations resulting from these tendencies which threaten the military effort and the domestic economic structure.

Office of Scientific Research and Development. Created to assure adequate provision for research and scientific and medical problems relating to the national defense.

Office of War Information. Formulates and carries out programs of information, using radio, press, and motion pictures as mediums; also conducts informational and psychological warfare activities abroad.

Office of War Mobilization. Created to coordinate the mobilization of the Nation for war; and to unify and coordinate the activities of the Federal Government relating to foreign supply, foreign procurement, and other foreign economic affairs.

War Manpower Commission. Created to assure the effective mobilization and utilization of the Nation's manpower for war.

War Production Board. Created to exercise general direction over the war procurement and production program.

War Relocation Authority. Created to provide for relocation, maintenance, and supervision of persons removed by military order from designated areas.

War Shipping Administration. Created to secure the most effective utilization of shipping in the prosecution of the war.

WAR FOOD ADMINISTRATION

Created to insure adequate supply and efficient distribution of food to meet war and essential civilian needs.

DEPARTMENT OF COMMERCE

Reconstruction Finance Corporation. Created to provide emergency financial assistance to agriculture, commerce, and industry.

Solid Fuels Administration for War. Created to coordinate information, make recommendations, and carry out programs concerning production, storage, pooling, transportation, distribution, marketing, and consumption of solid fuels, to maintain adequate supply for military, industrial, and civilian purposes.

FEDERAL WORKS AGENCY

This Agency provides essential public works that could not otherwise be provided in congested war production areas, and helps finance the operation of various public services. Included within the Agency are the Administrations for Public Roads and Public Buildings.

NATIONAL HOUSING AGENCY

This Agency performs all Government housing activities except military and certain farm housing.

OFFICE OF CENSORSHIP

Created to censor mail, cable, radio, and other communications passing between the United States and any foreign country; also supervises voluntary censorship of domestic press and radio.

OFFICE OF PRICE ADMINISTRATION

Created to stabilize prices and rents and prevent speculation, profiteering, and hoarding. Also rations scarce commodities to consumers.

PETROLEUM ADMINISTRATION FOR WAR

Created to coordinate and centralize the Government's war policies and activities relating to petroleum.

SELECTIVE SERVICE SYSTEM

Selective Training and Service Act of 1940. Purpose: To recruit manpower for the armed forces. This Act originally called for the annual training of not more than 900,000 men at any one time in the land and naval forces of the United States, the classification of millions of others on the basis of their availability and general qualifications for emergency use in military and civilian endeavors, and the development of a sizable reserve composed of men trained in the various branches of the armed forces. On August 18, 1941, Congress suspended the limitation on inductions; and the restriction on territorial use of men inducted was removed December 13 of the same year. Amendments to the Act require the registration of every male

citizen and every other male person between the ages of 18 and 65. Men between the ages of 18 and 45 are liable for military service.

PERMANENT JOINT BOARD ON DEFENSE

Set up by United States and Canada to carry out studies of sea, land, and air problems, including personnel and matériel, and to consider, in the broad sense, the defense of the northern half of the Western Hemisphere.

COMBINED CHIEFS OF STAFF

Created to insure complete coordination of the war effort of Great Britain and the United States, and to provide for full British and American collaboration with the United Nations.

INTER-AMERICAN DEFENSE BOARD

A permanently constituted organization which studies and recommends to the 21 American Republics measures necessary for the defense of the Western Hemisphere.

PACIFIC WAR COUNCIL

Created to consider matters of policy relating to the joint War Effort.

NATIONAL LABOR RELATIONS BOARD

Approved July 5, 1935. Purpose: To investigate issues, facts, practices, and activities of employers or employees in labor controversies; to see that employees have the right of self-organization and collective bargaining; and to prevent any person from engaging in unfair labor practices affecting commerce.

RAILROAD RETIREMENT BOARD

Established beginning August 29, 1935. Purpose: To administer a retirement system for the payment of annuities and pensions to aged and disabled railroad employees, and a correlated unemployment insurance-employment service system for railroad employees.

SECURITIES AND EXCHANGE COMMISSION

Approved June 6, 1934. Purpose: Supervision of registration of security issues and suppression of fraudulent practices in the sale of securities; supervision and regulation of transactions and trading in outstanding securities; regulation of public utility holding companies; supervision of indentures in the public offering of new security issues; registration and regulation of investment companies and advisers; performance of certain duties in connection with corporate reorganization proceedings in the Federal Courts.

TENNESSEE VALLEY AUTHORITY

Approved May 18, 1933. Purpose: To carry out a Government experiment in the generation and sale of power, with authority to build dams, power plants and transmission lines, to develop fertilizers and to conduct a program of social and economic planning with the aim of promoting welfare in the Tennessee Valley.

POSTAL INFORMATION

Correct postal information, if carefully followed, saves money and time. Too much postage is nearly as often placed on a letter or package as too little. An accurate scale for weighing postal matter is also an advantage. Following are the rates for the various kinds of postal matter that go out of the average office.

REGULAR LETTERS

These include letters either handwritten or typewritten, and sealed. The rate, first class, is 3 cents for each ounce or fraction thereof.

For dispatch by air mail, the rate, first class, is 8 cents for each ounce or fraction thereof.

FORM LETTERS

Form letters include those that are printed, multigraphed, mimeographed, or produced by other mechanical processes. For twenty copies or more, the rate, third class, is $1\frac{1}{2}$ cents for each two ounces or fraction thereof.

Circulars, or form letters, must be identical to be mailed as regular third class, or bulk third class, but such circulars or form letters may contain a written, typewritten, hand-stamped, or printed date, the name of the sender (including a hand signature), the name of the addressee, or the correction of typographical errors.

In case form letters that are reproductions of handwriting or typewriting are mailed in numbers of less than twenty copies, they must be sent by first-class mail. If not reproductions of handwriting or typewriting, they may be mailed in any quantity at the third-class rate.

PRINTED MATTER (BULK THIRD CLASS)

The limit of weight for any one piece of mail under this classification is eight ounces. It includes circulars and other miscellaneous printed matter. For less than 200 pieces, or a total weight of less than twenty pounds, the rate is $1\frac{1}{2}$ cents for each two ounces or fraction thereof. For bulk mailing of 200 pieces or more, or a total weight of twenty pounds or more, the rate is 12 cents a pound, but in no case may the rate be less than 1 cent for each piece of mail. See *Bulk Mailing*.

CATALOGUES AND BOOKS (THIRD CLASS)

The limit of weight for any one piece of mail under this classification is eight ounces. For less than a twenty-four page catalogue or book, the rate is the same as for printed matter in the preceding paragraph

For twenty-four pages or more, including the cover, the rate for less than 200 pieces, or a total weight of less than twenty pounds, is 1 cent for each two ounces or fraction thereof on each package.

For twenty-four pages or more, including cover, the rate for 200 or more pieces, or a total weight of twenty pounds or more, is 8 cents per pound, but in no case may the rate be less than 1 cent for each piece of mail. A special book rate of 3 cents a pound plus 1 cent up to and including 16 pounds is applied to all books of 24 pages or more, regardless of binding, which contain no advertising other than incidental announcements, and no ruled or blank pages for records or memoranda. Over 16 pounds, the rate increases irregularly, and it is advisable to consult Postal authorities.

POST CARDS

This classification includes both the Government postal cards, sold at 1 cent each, and private mailing cards. The minimum size is $2\frac{3}{4} \times 4$ inches, and the maximum is $3\frac{3}{8} \times 5\frac{3}{8}$ inches.

Cards larger than the maximum may be mailed as third-class printed matter if they do not bear the words "post card" or "private mailing card." The rate for post cards is 1 cent each.

PARCEL POST (FOURTH CLASS)

In this classification are included merchandise, books, printed matter, etc. Note that printed matter of eight ounces or less, and books exceeding 24 pages, may be more economically sent as third-class mail.

The size limit of parcels is 100 inches in girth and length combined. On parcels weighing less than ten pounds, which measure more than 84 inches but not more than 100 inches in length and girth combined, the minimum postage charge is the same as the zone charge for a ten-pound parcel for the zone to which the particular parcel is addressed. See Table on opposite page.

Weight in pounds	Local	Zones						
		1-2 Up to 150 miles	3 150 to 300 miles	4 300 to 600 miles	6 600 to 1,000 miles	6 1,000 to 1,400 miles	7 1,400 to 1,800 miles	8 Over 1,800 miles
1	\$0.08	\$0.09	\$0.10	\$0.11	\$0.12	\$0.13	\$0.16	\$0.16
2	.09	.11	.12	.16	.18	.20	.24	.27
3	.09	.12	.14	.18	.23	.27	.33	.38
4	.10	.13	.16	.22	.28	.34	.42	.49
5	.10	.14	.18	.25	.34	.41	.62	.61
6	.11	.16	.20	.29	.39	.48	.61	.72
7	.11	.16	.22	.32	.44	.56	.70	.83
8	.12	.17	.24	.36	.50	.63	.79	.95
9	.12	.18	.26	.39	.56	.70	.89	1.06
10	.13	.19	.28	.43	.61	.77	.98	1.17
11	.13	.20	.30	.46	.66	.84	1.07	1.29
12	.14	.22	.32	.50	.72	.92	1.16	1.40
13	.14	.23	.34	.54	.77	.99	1.26	1.51
14	.15	.24	.36	.58	.82	1.06	1.35	1.63
15	.15	.25	.38	.61	.89	1.13	1.44	1.74
16	.16	.26	.40	.65	.94	1.21	1.53	1.85
17	.16	.27	.42	.68	.99	1.28	1.63	1.97
18	.17	.28	.44	.72	1.05	1.35	1.72	2.08
19	.17	.29	.46	.75	1.10	1.42	1.81	2.19
20	.18	.30	.48	.79	1.16	1.49	1.91	2.31
21	.18	.31	.50	.82	1.21	1.67	2.00	2.42
22	.19	.33	.53	.87	1.27	1.64	2.09	2.63
23	.19	.34	.55	.90	1.32	1.71	2.18	2.65
24	.20	.35	.57	.94	1.37	1.78	2.28	2.76
25	.20	.36	.59	.97	1.43	1.85	2.37	2.87
26	.21	.37	.61	1.01	1.48	1.93	2.46	2.99
27	.21	.38	.63	1.04	1.53	2.00	2.65	3.10
28	.22	.39	.65	1.03	1.60	2.07	2.66	3.21
29	.22	.40	.67	1.11	1.65	2.14	2.74	3.33
30	.23	.41	.69	1.16	1.70	2.21	2.83	3.44
31	.23	.42	.71	1.18	1.76	2.29	2.93	3.55
32	.24	.44	.73	1.23	1.81	2.36	3.02	3.67
33	.24	.45	.76	1.26	1.86	2.43	3.11	3.78

Postage charges for special handling are as follows: 10 cents for parcels weighing not more than 2 pounds; 15 cents for parcels weighing more than 2 pounds but not more than 10 pounds; and 20 cents for parcels weighing more than 10 pounds.

SPECIAL DELIVERY

Special delivery rates for first-class mail are: 13 cents up to and including 2 pounds; 20 cents for matter weighing more than 2 pounds but less than 10 pounds; and 25 cents for all matter in excess of 10 pounds.

AIR MAIL

For air mail, the domestic rate is 8 cents for each ounce or fraction thereof, irrespective of distance, except when sent to Puerto Rico, the Virgin Islands of the United States, or the Canal Zone. The rate between Puerto Rico, the Virgin Islands of the United States, and the United States is 10 cents for each half ounce or fraction thereof. The rate between the United States or Puerto Rico or the Virgin Islands and the Canal Zone is 15 cents for each half ounce or fraction thereof. Such postage includes the transportation of the mail to and from the air-mail routes.

Either air-mail stamps or ordinary postage stamps may be used for air mail, but if ordinary stamps are used, the letters should be plainly marked "Via Air Mail."

Any domestic matter acceptable for transmission as registered, insured, or C. O. D. mail may also be sent by air mail.

Foreign rates for air mail. For Canada, 8 cents per ounce or fraction thereof. For other countries, the rates vary to such an extent that inquiry should be made at the post office regarding them.

FEES FOR REGISTRY

For registry indemnity not exceeding \$5, 20 cents; over \$5 to \$50, 25 cents; over \$50 to \$75, 35 cents; over \$75 to \$100, 40 cents; over \$100 to \$200, 55 cents; over \$200 to \$300, 65 cents; over \$300 to \$400, 80 cents; over \$400 to \$500, 95 cents; over \$500 to \$600, \$1.05; over \$600 to \$700, \$1.15; over \$700 to \$800, \$1.20; over \$800 to \$900, \$1.25; over \$900 to \$1000, \$1.35.

Mail matter without intrinsic value, for which no indemnity is provided, may be registered for 20 cents.

POSTAL RATES TO FOREIGN COUNTRIES

Letters. 3 cents per ounce or fraction thereof to any of the following: Argentina, Bolivia, Brazil, Canada, Chile, Colombia, Costa

Rica, Cuba, Dominican Republic, Ecuador, Guatemala, Haiti, Honduras, Mexico, Newfoundland (including Labrador), Nicaragua, Panama, Paraguay, Peru, El Salvador, Spain and Possessions, Uruguay, and Venezuela.

To all other foreign destinations, the rate is five cents for the first ounce and three cents for each additional ounce or fraction thereof.

Post Cards. Two cents each to the countries in the above list, and three cents to any country not listed.

Printed matter. To all foreign destinations, the rate is $1\frac{1}{2}$ cents for each 2 ounces or fraction thereof. Samples of merchandise may be sent at the same rate.

On account of technicalities and variations, definite information should be secured at your local post office.

BULK MAILING

In Section 562 of the Postal Laws and Regulations, there is provision for bulk mailing at a special rate. The requirements are as follows:

1. Obtain a permit from your local postmaster for the use of this privilege.

2. If there are 15 or more pieces of mail for one post office, the mailings for each must be tied together and labeled accordingly. Where there are less than 15 pieces to any one post office, those for each State must be tied together and labeled.

3. Mail sent under this privilege must be left at the department or section of the post office where such mail is received.

4. A form, a statement of mailing, supplied by the Post Office Department, must be filled out and submitted with each mailing.

5. The rate for bulk mailing is 12 cents a pound with the exception that if there are more than 12 pieces to the pound, in which case the rate is 1 cent each. There is no instance in which the postage is less than 1 cent for each piece.

BUSINESS REPLY CARDS AND ENVELOPES

The minimum size allowed for business reply cards is $2\frac{3}{4} \times 4$ inches, and the maximum is $3\frac{3}{16} \times 5\frac{3}{16}$ inches. Color may be used on either cards or envelopes. The face of the card or envelope

must accord with the form suggested by the Post Office Department.

Postage will be collected from the original sender when the replies are delivered—2 cents for each reply card, and 4 cents for each reply envelope (except if mailed in the same post-office district in which it is delivered).

Note. In accordance with Section 510 of the Postal Laws and Regulations, a permit must be obtained from the local postmaster for the use of business reply cards or envelopes.

For third- and fourth-class matter, there are available permits for the use of precanceled stamps, which help to speed up the mailing of circulars and parcels, and also guard against loss by theft.

On any other than first-class mail, it is an advantage to have the envelope or other wrapping marked with the line "Return postage guaranteed" to insure its being returned if not delivered to the addressee. This also helps the sender to weed out dead names from his mailing list.

INDICIA

These are the markings which may be printed, by special permit, on envelopes and cards, in place of the regular stamps, cancellation marks, postmarks, etc. One form of such markings appears on business reply cards and envelopes; another form, which consists of a stamp and postmark, is printed on envelopes by a postage meter machine. These indicia are subject to regulation in regard to color and size of type. All permit matter may be in red or any color which will contrast sufficiently with the color of the paper on which it is printed. Type requirements are as follows: the figure representing the amount paid in money shall be printed from type not smaller than 14 point, nor larger than 36 point, and the other indicia should not be smaller than 10 point, nor larger than 24 point. These machines, which are licensed and controlled by the Post Office Department, print the amount of postage and a dated postmark on an envelope, and seal it in one operation. Postage beyond a prepaid amount cannot be printed since the machine is regulated to lock automatically when this point is reached. Meter devices may also be used under section 562. The amount of postage paid must be shown in every instance. The words "Sec. 562, P.L. & R." must be printed in connection with the meter indicia.

PRINCIPAL POPULATIONS OF THE WORLD (FROM LATEST CENSUS FIGURES)

CAPITALS OF THE UNITED STATES

Alabama—Montgomery	Nebraska—Lincoln
Arizona—Phoenix	Nevada—Carson City
Arkansas—Little Rock	New Hampshire—Concord
California—Sacramento	New Jersey—Trenton
Colorado—Denver	New Mexico—Sante Fe
Connecticut—Hartford	New York—Albany
Delaware—Dover	North Carolina—Raleigh
Florida—Tallahassee	North Dakota—Bismarck
Georgia—Atlanta	Ohio—Columbus
Idaho—Boise	Oklahoma—Oklahoma City
Illinois—Springfield	Oregon—Salem
Indiana—Indianapolis	Pennsylvania—Harrisburg
Iowa—Des Moines	Rhode Island—Providence
Kansas—Topeka	South Carolina—Columbia
Kentucky—Frankfort	South Dakota—Pierre
Louisiana—Baton Rouge	Tennessee—Nashville
Maine—Augusta	Texas—Austin
Maryland—Annapolis	Utah—Salt Lake City
Massachusetts—Boston	Vermont—Montpelier
Michigan—Lansing	Virginia—Richmond
Minnesota—St. Paul	Washington—Olympia
Mississippi—Jackson	West Virginia—Charleston
Missouri—Jefferson City	Wisconsin—Madison
Montana—Helena	Wyoming—Cheyenne

POPULATION OF STATES OF THE UNITED STATES (1940 CENSUS)

State ¹	1940	1930	State	1940	1930
Alabama.....	2,832,961	2,646,248	Florida .	1,897,414	1,468,211
Arizona .. .	499,261	435,573	Georgia	3,123,723	2,908,506
Arkansas ...	1,949,387	1,854,482	Idaho . . .	524,873	445,032
California .	6,907,387	5,677,251	Illinois	7,897,241	7,630,654
Colorado....	1,123,296	1,035,791	Indiana	3,427,796	3,238,503
Connecticut.	1,709,242	1,606,903	Iowa . . .	2,538,268	2,470,939
Delaware.....	266,505	238,380	Kansas .	1,801,028	1,880,999
District of			Kentucky	2,845,627	2,614,589
Columbia...	663,091	486,869	Louisiana...	2,363,880	2,101,593

<i>State</i>	1940	1930	<i>State</i>	1940	1930
Maine	847,226	797,423	Ohio	6,907,612	6,646,697
Maryland	1,821,244	1,631,526	Oklahoma	2,336,434	2,396,040
Massachusetts	4,316,721	4,249,614	Oregon	1,089,684	953,786
Michigan	5,256,106	4,842,325	Pennsylvania	9,900,180	9,631,350
Minnesota	2,792,300	2,563,953	Rhode Island	713,346	687,497
Mississippi	2,183,796	2,009,821	South Carolina	1,899,804	1,738,765
Missouri	3,784,664	3,629,367	South Dakota	642,961	692,849
Montana	559,456	537,606	Tennessee	2,915,814	2,616,556
Nebraska	1,315,834	1,377,963	Texas	6,414,824	5,824,715
Nevada	110,247	91,058	Utah	550,310	507,847
New Hamp- shire	491,524	465,293	Vermont	359,231	359,611
New Jersey	4,160,165	4,041,334	Virginia	2,677,773	2,421,851
New Mexico	531,818	423,317	Washington	1,736,191	1,563,396
New York	13,479,142	12,588,066	West Virginia	1,901,974	1,729,205
North Carolina	3,571,623	3,170,276	Wisconsin	3,137,687	2,939,006
North Dakota	641,935	680,845	Wyoming	250,742	225,565
			United States	131,669,275	122,775,046

UNITED STATES TERRITORIES AND POSSESSIONS

	<i>Area Square Miles</i>	<i>Popula- tion (1940)</i>	<i>Principal City</i>	<i>Population (Latest Estimate)</i>
Alaska, Territory of	586,400	72,524	Juneau	4,043
Hawai, Territory of	6,407	423,330	Honolulu	154,476
Philippine Islands	114,400	16,356,000	Manila	623,362
Puerto Rico	3,435	1,869,255	San Juan	114,715
Canal Zone	549	51,827	Balboa	3,199
Virgin Islands of the U S	133	24,889	Charlotte Amalie	7,036
American Samoa	76	12,908	Pago Pago	703
Guam	206	22,290	Agana	8,690
Continental United States	3,026,789	131,669,275		
Total . .	3,738,395	150,621,231		

PRINCIPAL CITIES OF THE UNITED STATES

1940 CENSUS FIGURES OF INCORPORATED PLACES HAVING 5000 OR MORE INHABITANTS.

Abbeville, La.	6,672	Arlington, Va.	57,040	Bellaire, Ohio	13,799
Aberdeen, S. D.	17,015	Arlington Heights, Ill.	5,668	Bellevue, Ohio	9,503
Aberdeen, Wash.	18,848	Arnold, Pa.	10,893	Bellevue, Pa.	5,304
Abilene, Kas.	8,671	Asbury Park, N. J.	14,617	Bellevue, Ill.	28,405
Abilene, Texas	26,612	Asheboro, N. C.	6,931	Bellevue, N. J.	28,167
Abington, Mass.	5,704	Asheville, N. C.	51,310	Bellvue, Ky.	8,741
Abington, Pa.	20,837	Ashland, Ky.	29,537	Bellvue, Ohio	6,127
Ada, Okla.	15,143	Ashland, Ohio	12,453	Bellvue, Pa.	10,488
Adams, Mass.	13,608	Ashland, Pa.	7,045	Bellingham, Wash.	29,314
Adrian, Mich.	14,230	Ashland, Wis.	11,101	Bellwood, Ill.	5,220
Aiken, S. C.	6,168	Ashley, Pa.	6,371	Belmont, Mass.	26,867
Akron, Ohio	244,791	Ashtabula, Ohio	21,403	Belmont, W. Va.	25,365
Alameda, Cal.	36,256	Astoria, Ore.	10,389	Belvedere, Cal.	37,193
Alamo, Texas	5,700	Atchison, Kas.	12,643	Belvidere, Ill.	8,094
Alamosa, Col.	5,613	Athens, Ga.	20,650	Belvidere, Minn.	9,427
Albany, Cal.	11,493	Athens, Ohio	7,606	Bend, Ore.	10,021
Albany, Ga.	19,033	Athens, Tenn.	6,930	Bennington, Vt.	7,629
Albany, N. Y.	130,577	Athol, Mass.	11,180	Benton, Ill.	7,372
Albany, Ore.	5,654	Atlanta, Ga.	307,288	Benton Harbor, Mich.	16,668
Albert Lea, Minn.	12,200	Atlantic, Iowa	5,803	Berra, Ohio	6,028
Albia, Iowa	5,157	Atlantic City, N. J.	64,094	Bergenfield, N. J.	10,275
Albion, Mich.	8,345	Attleboro, Mass.	22,071	Berkeley, Cal.	85,547
Albuquerque, N. M.	35,449	Anburn, Ind.	5,415	Berkeley, Mich.	6,406
Alcoa, Tenn.	5,131	Auburn, Me.	19,817	Berlin, N. H.	19,084
Alexander City, Ala.	6,640	Auburn, Mass.	6,673	Berwick, Pa.	13,181
Alexandria, La.	27,066	Auburn, N. Y.	35,753	Berwyn, Ill.	43,451
Alexandria, Minn.	8,051	Audubon, N. J.	8,900	Bessemer, Ala.	22,826
Alexandria, Va.	33,523	Augusta, Ga.	63,919	Bethlehem, Pa.	58,420
Alhambra, Cal.	35,935	Augusta, Me.	19,360	Beverly, Mass.	23,537
Aliso, Texas	7,792	Aurora, Ill.	47,170	Beverly Hills, Cal.	26,823
Alquippa, Pa.	27,023	Austin, Minn.	18,307	Bexley, Ohio	8,705
Allentown, Pa.	95,904	Austin, Texas	87,930	Birkbeck, Ind.	6,110
Allamore, Neb.	6,233	Avalon, Pa.	6,155	Biddleford, Me.	19,790
Allamore, Ohio	22,403	Aurora, Cal.	8,209	Bigs Spring, Texas	12,604
Alma, Mich.	7,202	Bainbridge, Ga.	6,352	Billings, Mont.	23,261
Alpena, Mich.	12,803	Baker, Ore.	9,342	Biloxi, Miss.	17,475
Alton, Ill.	31,255	Bakersfield, Cal.	29,252	Binghamton, N. Y.	75,309
Altos, Pa.	80,211	Baltimore, Md.	559,100	Birmingham, Ala.	267,583
Altus, Okla.	8,593	Bangor, Me.	29,822	Birmingham, Mich.	11,196
Alva, Okla.	6,055	Bangor, Pa.	5,687	Bisbee, Ariz.	5,853
Amarillo, Texas	51,689	Baraboo, Wis.	6,415	Bismarck, N. D.	15,496
Ambridge, Pa.	18,963	Barberton, Ohio	24,023	Blackwell, Okla.	8,537
Americus, Ga.	9,251	Barneveld, Ohio	5,002	Blairsville, Pa.	6,003
Ames, Iowa	12,555	Barnstable, Mass.	8,333	Blakely, Pa.	8,106
Amesbury, Mass.	10,862	Barre, Vt.	10,909	Bloomfield, N. J.	41,623
Amherst, Mass.	6,410	Barrington, R. I.	6,231	Bloomington, Ill.	32,808
Amityville, N. Y.	5,058	Bartlesville, Okla.	16,287	Bloomington, Ind.	20,870
Amsterdam, N. Y.	33,329	Bartow, Fla.	6,158	Bloomington, Pa.	9,799
Anacosta, Mont.	11,004	Bastrop, La.	6,626	Bluefield, W. Va.	20,641
Anacortes, Wash.	5,875	Batavia, Ill.	5,101	Blue Island, Ill.	16,633
Anadarko, Okla.	8,579	Batavia, N. Y.	17,267	Bloomington, Ind.	5,417
Anaheim, Cal.	11,031	Batavia, Ark.	5,267	Blytheville, Ark.	10,632
Andalusia, Ala.	6,856	Bath, Me.	10,235	Bogalusa, La.	14,604
Anderson, Ind.	41,372	Baton Rouge, La.	34,719	Bogota, N. J.	7,316
Anderson, S. C.	19,424	Battle Creek, Mich.	43,453	Boise City, Idaho	26,130
Andover, Mass.	11,122	Bay City, Mich.	47,906	Bonham, Texas	6,310
Annapolis, Md.	13,009	Bay City, Texas	6,594	Boone, Iowa	12,373
Ann Arbor, Mich.	29,815	Bayonne, N. J.	79,193	Boonton, N. J.	6,739
Ansonia, Ala.	25,523	Beacon, N. Y.	12,572	Boonville, Mo.	6,099
Anoka, Minn.	6,426	Beardstown, Ill.	6,805	Borger, Texas	10,018
Ansonia, Conn.	19,210	Beatrice, Neb.	10,383	Bossier City, La.	5,788
Antigo, Wis.	9,493	Beaumont, Tex.	59,061	Boston, Mass.	770,818
Antioch, Cal.	5,106	Beaver Dam, Wis.	10,356	Boulder, Col.	12,958
Appleton, Wis.	28,436	Beaver Falls, Pa.	17,098	Bound Brook, N. J.	7,616
Arcadia, Cal.	9,122	Bekley, W. Va.	12,552	Bowling Green, Ky.	14,583
Archbald, Pa.	8,296	Bedford, Ind.	12,514	Bowling Green, Ohio	7,190
Ardmore, Okla.	16,886	Bedford, Ohio	7,390	Bozeman, Mont.	8,605
Arkadelphia, Ark.	5,078	Beeville, Texas	8,789	Brackenridge, Pa.	6,400
Arkansas City, Kas.	12,752	Belfast, Me.	5,540	Bradock, Pa.	18,320
Arlington, Mass.	40,013	Bell, Cal.	11,264	Bradenton, Fla.	7,444

Bradford, Pa.	17,691	Carteret, N. J.	11,976	Coeur d'Alene, Idaho	10,049
Brady, Texas	5,002	Carterville, Ga.	6,141	Coffeyville, Kas.	17,355
Brainerd, Minn.	12,071	Carthage, Mo.	10,581	Cohoes, N. Y.	21,955
Brantree, Mass.	10,378	Caruthersville, Mo.	6,612	Coldwater, Mich.	7,343
Brattleboro, Vt.	9,623	Casper, Wyo.	17,964	Coleman, Texas	6,054
Brawley, Cal.	11,713	Catskill, N. Y.	5,429	College Park, Ga.	8,213
Bran, Ind.	8,126	Cedar Falls, Iowa	9,349	Collingsdale, Pa.	8,162
Breckridge, Texas	6,828	Cedarhurst, N. Y.	8,463	Collingswood, N. J.	12,685
Bremerton, Wash.	15,134	Cedar Rapids, Iowa	62,120	Collinsville, Ill.	9,767
Brenham, Texas	6,435	Cedartown, Ga.	9,025	Colorado, Texas	8,213
Brentwood, Ia.	7,532	Centerville, Iowa	8,413	Colorado Springs, Colo.	36,789
Brewer, Me.	6,510	Centerville, Pa.	6,317	Colton, Cal.	9,684
Bridgeport, Conn.	147,121	Central Falls, R. I.	25,248	Columbia, Miss.	6,064
Bridgeport, Pa.	5,901	Centralia, Ill.	16,343	Columbia, Mo.	18,399
Bridgeport, N. J.	15,992	Centralia, Wash.	7,414	Columbia, Pa.	11,547
Bridgewater, Mass.	8,902	Chambersburg, Pa.	11,852	Columbia, S. C.	62,296
Brigham, Utah	3,641	Champaign, Ill.	23,302	Columbia, Tenn.	10,579
Bristol, Conn.	30,167	Chamute, Kas.	10,142	Columbia Heights, Minn.	6,635
Bristol, Pa.	11,893	Charleston, Iowa	5,754	Columbia, Ga.	53,249
Bristol, R. I.	11,183	Charlottesville, Va.	10,781	Columbus, Ind.	11,735
Bristol, Tenn.	14,004	Charles City, Iowa	8,681	Columbus, Miss.	13,645
Bristol, Va.	9,765	Charleston, Ill.	8,197	Columbus, Neb.	7,632
Bristow, Okla.	6,050	Charleston, Mo.	5,183	Columbus, Ohio	306,087
Brockton, Mass.	62,343	Charleston, S. C.	71,275	Compton, Cal.	16,195
Brookville, N. Y.	6,853	Charleston, W. Va.	67,314	Concord, Mass.	7,972
Brookfield, Ill.	10,817	Charlotte, Mich.	5,544	Concord, N. C.	15,572
Brookfield, Mo.	6,174	Charlotte, N. C.	100,899	Concord, N. H.	27,171
Brookhaven, Mass.	6,232	Charlottesville, Va.	19,400	Concordia, Kas.	6,255
Brookings, S. D.	5,346	Charlottesville, Tenn.	123,163	Conneaut, Ohio	9,335
Brookline, Mass.	49,786	Cheboygan, Mich.	8,673	Connelville, Pa.	13,608
Brownsville, Pa.	8,016	Chelsea, Mass.	41,253	Connersville, Ind.	12,575
Brownsville, Texas	22,093	Cheltenham, Pa.	19,082	Consechockon, Pa.	10,776
Brownwood, Texas	13,398	Cherokee, Iowa	7,467	Conway, Ark.	8,782
Brunswick, Ga.	15,036	Chester, Ill.	6,110	Conway, S. C.	8,066
Brunswick, Me.	7,003	Chester, Pa.	16,285	Coral Gables, Fla.	8,294
Bryan, Ohio	5,401	Chertsey, S. C.	6,392	Corpsopolis, Pa.	11,066
Bryan, Texas	11,842	Cherwell, Ohio	9,043	Corbin, Ky.	7,893
Bucyrus, Ohio	9,727	Cheyenne, Wyo.	22,474	Cordoba, Ga.	7,929
Buffalo, N. Y.	875,901	Chicago, Ill.	3,396,808	Cornith, Miss.	7,815
Burbank, Cal.	34,337	Chicago Heights, Ill.	22,461	Corning, N. Y.	16,212
Burley, Idaho	5,370	Chickasha, Okla.	14,111	Corona, Cal.	8,784
Burlingame, Cal.	13,940	Chico, Cal.	9,237	Coronado, Cal.	6,832
Burlington, Iowa	25,832	Chicope, Mass.	41,664	Corpus Christi, Texas	57,301
Burlington, N. C.	12,195	Childress, Texas	6,464	Corry, Pa.	6,935
Burlington, N. J.	10,905	Chillicothe, Mo.	8,013	Covington, Texas	15,232
Burlington, Va.	27,658	Chillicothe, Ohio	20,122	Cortland, N. Y.	15,881
Burrillville, R. I.	8,180	Chippewa Falls, Wis.	10,369	Covallis, Ore.	6,392
Butler, Pa.	21,477	Chisholm, Minn.	7,457	Cynthiana, Ohio	11,509
Butte, Mont.	27,081	Chula Vista, Cal.	5,133	Council Bluffs, Iowa	41,439
Cadillac, Mich.	9,835	Chester, Ill.	64,712	Coventry, R. I.	6,998
Caio, Ill.	14,407	Cincinnati, Ohio	455,610	Covington, Ky.	62,018
Calais, Me.	5,161	Cedarville, Ohio	7,982	Covington, Va.	6,300
Caldwell, Idaho	7,272	Cero, Texas	4,828	Crafton, Pa.	7,163
Calimesa, Cal.	5,415	Clinton, Pa.	16,381	Crawford, N. J.	12,880
Calumet City, Ill.	13,241	Claremont, N. H.	12,141	Cranston, R. I.	47,085
Cambridge, Md.	10,102	Clarksville, W. Va.	30,579	Crawfordsville, Ind.	11,089
Cambridge, Mass.	110,679	Clarksville, Miss.	12,163	Creston, Iowa	8,033
Cambridge, Ohio	15,044	Clarksville, Tenn.	11,831	Crockett, Minn.	7,181
Camden, Ark.	8,976	Clayton, Mo.	13,069	Crowley, La.	9,523
Camden, N. J.	117,636	Cleasfield, Pa.	9,372	Crystal City, Texas	6,529
Camden, S. C.	5,747	Cleawater, Fla.	10,130	Cudahy, Wis.	10,561
Cameron, Texas	6,040	Clbourne, Texas	10,555	Cuero, Texas	8,474
Campbell, Ohio	13,786	Cleveland, Ohio	878,338	Cullman, Ala.	5,074
Canandaigua, N. Y.	8,321	Cleveland, Tenn.	11,351	Culver City, Cal.	8,976
Canon City, Col.	6,690	Cleveland Hgts., Ohio	54,992	Cumberland, Md.	39,483
Canonsburg, Ia.	12,599	Cuffsado Park, N. J.	16,892	Cumberland, R. I.	10,625
Canton, Ill.	11,577	Clifton, N. J.	48,827	Cushing, Okla.	7,703
Canton, Mass.	6,381	Clifton Forge, Va.	6,461	Cuyahoga Falls, Ohio	20,546
Canton, Miss.	6,011	Clifton, Ill.	6,331	Dallas, Texas	294,734
Canton, N. C.	5,037	Clinton, Ind.	7,092	Dalton, Ga.	10,448
Canton, Ohio	108,401	Clinton, Iowa	26,270	Daly City, Cal.	9,625
Cape Girardeau, Mo.	19,429	Clinton, Mass.	12,440	Danbury, Conn.	22,339
Carbondale, Ill.	8,559	Clinton, Mo.	6,041	Danvers, Mass.	14,179
Carbondale, Ia.	19,371	Clinton, Okla.	6,736	Danville, Ill.	36,919
Carlsbad, Pa.	12,984	Clinton, S. C.	5,704	Danville, Ky.	6,734
Carlsbad, N. M.	7,116	Cloquet, Minn.	7,304	Danville, Ia.	7,122
Carlsbad, N. J.	5,644	Clover, N. M.	10,065	Darby, Pa.	32,743
Carneys, Pa.	12,063	Coldale, Pa.	8,163	Darby, Pa.	10,334
Carroll, Iowa	5,389	Coalinga, Cal.	5,026	Darlington, S. C.	6,236
Carrollton, Ga.	6,214	Coatesville, Pa.	14,009		

Dartmouth, Mass.	9,011	East Hartford, Conn.	13,515	Fall River, Mass.	115,428
Davenport, Iowa	66,039	East Lansing, Mich.	5,339	Falls City, Neb.	6,146
Dayton, Ky.	5,379	East Liverpool, Ohio	23,555	Fargo, N. D.	32,580
Dayton, Ohio	210,713	Last Mohne, Ill.	12,359	Farrell, Pa.	13,890
Daytona Beach, Fla.	22,581	Easton, Pa.	33,589	Fayetteville, N. C.	17,423
Dearborn, Mich.	63,584	East Orange, N. J.	68,945	Fayetteville, Ark.	8,212
Decatur, Ala.	16,604	Last Palestine, Ohio	5,123	Fergus Falls, Minn.	10,848
Decatur, Ga.	16,561	Last Peoria, Ill.	5,806	Ferguson, Mo.	5,724
Decatur, Ill.	59,305	East Pittsburgh, Pa.	6,079	Ferndale, Mich.	22,523
Decatur, Ind.	5,861	Last Point, Ga.	12,403	Findlay, Ohio	20,228
Decorah, Iowa	5,303	Last Providence, R. I.	32,163	Fitchburg, Mass.	41,821
Dedham, Mass.	15,508	East Rochester, N. Y.	6,601	Fitzgerald, Ga.	7,388
Defiance, Ohio	9,744	East Rockaway, N. Y.	5,610	Flagstaff, Ariz.	5,060
De Kalb, Ill.	9,146	East Rutherford, N. J.	7,268	Flat River, Mo.	5,401
De Land, Fla.	7,041	Last St. Louis, Ill.	75,600	Flint, Mich.	151,543
Delaware, Ohio	8,941	East Stroudsburg, Pa.	6,401	Flora, Ill.	5,474
Delphos, Ohio	5,740	Fau Claire, Wis.	30,745	Floral Park, N. Y.	12,950
Del Rio, Texas	13,343	Forney, Mich.	13,200	Florence, Ala.	15,013
Denton, Texas	15,581	Edina, Minn.	5,855	Florence, S. C.	16,051
Dennison, Ohio	4,413	Edinburg, Texas	6,718	Fond du Lac, Wis.	27,209
Denton, Texas	11,193	Edwardsville, Ill.	8,008	Ford City, Pa.	5,795
Denver, Col.	322,412	Edwardsville, Pa.	7,994	Forest City, N. C.	8,035
De Pere, Wis.	6,373	Elmhurst, Ill.	6,150	Forest City, Pa.	4,261
Depeew, N. Y.	6,081	Elberton, Ga.	6,188	Forest Hills, Pa.	5,218
Derby, Conn.	10,287	El Centro, Cal.	10,017	Forest Park, Ill.	14,840
Derry, N. H.	5,400	El Cerrito, Cal.	6,137	Forrest City, Ark.	5,609
Des Moines, Iowa	159,819	El Dorado, Ark.	15,858	Fort Atkinson, Wis.	6,153
Des Plaines, Ill.	9,519	El Dorado, Kan.	10,045	Fort Collins, Col.	12,251
De Soto, Mo.	5,121	Electra, Texas	5,588	Fort Dodge, Iowa	22,904
Detroit, Mich.	1,623,452	Elgin, Ill.	33,333	Fort Lauderdale, Fla.	17,990
Detroit Lakes, Minn.	5,015	Elizabeth, N. J.	109,912	Fort Lee, N. J.	9,468
Devils Lake, N. D.	6,204	Elizabeth City, N. C.	11,561	Fort Madison, Iowa	14,003
Dickinson, N. D.	5,832	Elizabethton, Tenn.	8,516	Fort Myers, Fla.	10,604
District 12, Md.	15,436	Elk City, Okla.	5,021	Fort Pierce, Fla.	8,040
District 13, Md.	13,366	Elkhart, Ind.	33,431	Fort Scott, Kan.	10,577
District 1511,		Elkins, W. Va.	8,133	Fort Smith, Ark.	30,584
Dexter, Ill.	12,155	Elensburg, Wash.	8,941	Fort Thomas, Ky.	11,031
Dickson City, Pa.	11,543	Elmhurst, Ill.	15,458	*Fort Wayne, Ind.	118,410
Dixon, Ill.	10,671	Elmira, N. Y.	45,106	Fort Worth, Texas	177,662
Dodge Ferry, N. Y.	5,853	Elmwood Park, Ill.	13,689	Forty Fort, Pa.	6,203
Dodge City, Kan.	8,487	El Paso, Texas	90,810	Fostoria, Ohio	13,453
Dodora, Pa.	15,180	El Paso, Okla.	10,078	Frankville, Pa.	8,035
Dormont, Pa.	12,974	Elwood, Ind.	10,913	Frammingham, Mass.	23,214
Dothan, Ala.	17,194	Elwood City, Pa.	12,229	Frankfort, Ind.	13,700
Douglas, Ariz.	8,623	Elv, Minn.	5,970	Frankfort, Ky.	11,492
Douglas, Ga.	5,175	Elvira, Ohio	25,120	Franklin, Ind.	6,291
Dover, Del.	5,517	Emmas, Pa.	6,731	Franklin, Mass.	7,303
Dover, N. H.	14,990	Emporia, Kan.	13,188	Franklin, N. H.	6,749
Dover, N. J.	10,491	Encino, N. Y.	17,792	Franklin, Pa.	9,948
Dover, Ohio	9,691	Enfield, Conn.	13,381	Frederick, Md.	15,802
Dowagiac, Mich.	5,007	Englewood, Cal.	9,689	Frederick, Okla.	5,109
Downers Grove, Ill.	9,526	Englewood, N. J.	18,966	Fredericksburg, Va.	10,066
Dracut, Mass.	7,339	Enid, Okla.	7,081	Fredonia, N. Y.	5,738
Drumright, Okla.	4,303	Ennis, Texas	7,087	Freehold, N. J.	6,952
Dublin, Ga.	7,814	Ephrata, Pa.	6,199	Freeland, Pa.	6,593
Dubois, Pa.	12,080	Erbe, Pa.	118,955	Freeport, Ill.	22,306
Dubuque, Iowa	43,892	Escanaba, Mich.	14,830	Freeport, N. Y.	20,410
Duluth, Minn.	101,065	Etahaville, Iowa	5,651	Fremont, Neb.	11,863
Dumont, N. J.	7,556	Etas, Pa.	7,223	Fremont, Ohio	14,719
Dunbar, W. Va.	5,266	Euclid, Ohio	17,864	Fresno, Cal.	60,655
Duncan, Okla.	9,207	Eufaula, Ala.	6,269	Frontburg, Md.	7,659
Dunellen, N. J.	5,360	Eugene, Ore.	20,838	Fullerton, Cal.	10,442
Dunkirk, N. Y.	17,713	Eunice, La.	5,243	Fulton, Mo.	8,297
Dunmore, Pa.	23,086	Eureka, Cal.	17,055	Fulton, N. Y.	13,362
Dunn, N. C.	5,256	Evansville, Ill.	65,289	Gadsden, Ala.	36,975
Dupont, Pa.	5,278	Evansville, Ind.	97,062	Gaffney, S. C.	7,636
Duquesne, Pa.	20,693	Fayette, Mass.	6,887	Gainesville, Fla.	13,757
Du Quoin, Ill.	7,515	Fayette, Mass.	46,784	Gainesville, Ga.	10,213
Durango, Col.	5,887	Fayette, Wash.	30,224	Gainesville, Texas	9,651
Durant, Okla.	10,027	Feter, N. H.	5,294	Gainesburg, Ill.	23,878
Durham, N. C.	60,195	Feter, Pa.	5,802	Galion, Ohio	8,685
Durysa, Pa.	8,275	Fairbury, Neb.	6,301	Gallipolis, Ohio	7,832
Dyersburg, Tenn.	10,034	Fairfield, Ala.	11,703	Gallup, N. M.	7,041
Eagle Pass, Texas	6,459	Fairfield, Iowa	6,773	Galveston, Texas	60,562
Easley, S. C.	5,183	Fairhaven, Mass.	10,394	Gardena, Cal.	5,900
Last Aurora, N. Y.	5,253	Fair Lawn, N. J.	9,017	Garden City, Kan.	6,245
Last Chicago, Ind.	54,637	Fairmont, Minn.	6,988	Garden City, N. Y.	11,223
Last Cleveland, Ohio	39,495	Fairmont, W. Va.	23,165	Gardner, Me.	8,011
Last Detroit, Mich.	6,584	Fairview, N. J.	6,770	Gardner, Mass.	20,206
Last Hampton, Mass.	10,310	Fairbault, Minn.	14,527	Garfield, N. J.	28,044

Garfield Heights Ohio	15 083	Hampton, Va.	5,803	Hot Springs, Ark.	21,350
Gary Ind.	111 719	Hamtramck, Mich.	49 839	Houma, La.	9 057
Gastonia, N. C.	21,313	Hanover, Mich.	5,554	Houston, Texas	384,514
Geneva, N. Y.	15,555	Hanford, Cal.	8,231	Hudson, Mass.	8 012
Georgetown S. C.	5 559	Hannibal, Mo.	20 865	Hudson, N. Y.	11,517
Gettysburg Pa.	8 916	Hanover, Pa.	13 078	Hudson Falls, N. Y.	6 654
Grand Ohio	9 803	Hanover (township), Pa.	16 439	Hugo, Okla.	5,909
Glasgow, Mass.	8 815	Hapeville, Ga.	5,673	Humboldt, Tenn.	3,160
Glassport, Pa.	8 149	Harlan, Ky.	5 122	Huntingdon, Pa.	7 170
Glencoe Ill.	6 825	Harlingen Texas	13,306	Huntington, Ind.	13,903
Glen Cove, N. Y.	12 415	Harrison, Tenn.	5 620	Huntington, W. Va.	18 836
Glendale Cal.	87 583	Harrisburg, Ill.	11,453	Huntington Park, Cal.	23 645
Glen Llyn, Ill.	8 055	Harrisonburg Ia.	53 893	Huntsville Ala.	13 050
Glen Ridge, N. J.	7,331	Harrison, N. J.	14 171	Huntsville, Texas	5 109
Glen Rock, N. J.	5,157	Harrison, Pa.	13 161	Huron, S. D.	10,843
Glen Falls, N. Y.	15,538	Harrisonburg Va.	8 768	Hutchinson, Kan.	30 013
Globe Ariz.	6 141	Hartford Conn.	168 207	Hyatletville, Md.	6,575
Gloucester Mass.	24 048	Hartford City, Ind.	6 946	Idaho Falls Idaho	15 074
Gloucester City N. J.	13 692	Hartsville S. C.	5,399	Iliou N. Y.	8 927
Goldsboro N. C.	23,379	Harvey, Ill.	17,878	Independence, Mo.	11,565
Goldsboro N. C.	13,214	Hasbrouck Hts., N. J.	6 716	Independence, Mo.	16,066
Goose Creek, Texas	6,329	Hastings, Mich.	5 175	Indiana, Pa.	10 830
Goshen Ind.	11 315	Hastings, Minn.	5 661	Indianapolis Ind.	358,972
Grafton, W. Va.	7 431	Hastings, Neb.	15,145	Inglewood, Cal.	30 114
Graham, Texas	8 175	Hastings-on Hudson, N. Y.	7 057	Inkster, Mich.	7,044
Grand Forks, N. D.	20,223	Hattiesburg Miss.	21 026	International Falls, Minn.	5,629
Grand Haven, Mich.	8 799	Haverford, Pa.	27,891	Iola, Kas.	7,244
Grand Island Neb.	19 139	Haverhill, Mass.	46,753	Ionia, Mich.	6,391
Grand Junction Colo.	12 479	Haverstraw, N. Y.	5 909	Iowa City, Iowa	17,183
Grand Rapids Mich.	164,292	Havre, Mont.	6 427	Ipswich, Mass.	6 343
Grandview Hts., Ohio	6 960	Hawthorne, Cal.	8,263	Irondequoit, N. Y.	23,316
Granite City Ill.	22 974	Hawthorne, N. J.	12 610	Iron Mountain, Mich.	11 080
Grants Pass, Ore.	6 079	Hays, Kas.	6,385	Ironton, Ohio	15 851
Gram Valley Cal.	8 701	Hayward, Cal.	6 736	Ironwood, Mich.	13,869
Great Barrington, Mass.	5 824	Harad, Ky.	7,397	Irrington N. J.	53 328
Great Bend, Kas.	9 044	Hazleton, Pa.	38 007	Isabeham Mich.	9 491
Great Falls, Mont.	29 924	Helena, Ark.	3,546	Ithaca, N. Y.	19,730
Great Neck, N. Y.	8,617	Helena, Mont.	15 056	Jackson, La.	5,354
Greeley Col.	15 993	Hempstead, N. Y.	20 850	Jackson, Mich.	49 658
Green Bay, Wis.	46 235	Henderson, Ky.	13 160	Jackson, Miss.	63 107
Greenville, Tenn.	6 784	Henderson, N. C.	7 647	Jackson, Ohio	6,295
Greensfield, Mass.	15 672	Henderson, Texas	6,437	Jackson, Tenn.	24,333
Greensboro, N. C.	82,319	Hendersonville, N. C.	5,381	Jacksonville, Fla.	173,063
Greensburg, Ind.	6,065	Henryetta, Okla.	6 903	Jacksonville, Ill.	19,844
Greensburg Pa.	16 743	Herkimer, N. Y.	9 617	Jacksonville, Texas	7,313
Greenville Ala.	8 073	Hermosa Beach, Cal.	7,197	Jamestown, N. D.	8,790
Greenville, Mich.	5 321	Herrin, Ill.	9,352	Jamestown, N. Y.	42 635
Greenville, Miss.	20,893	Hibbing, Minn.	16,355	Jamestown, Wis.	22 992
Greenville, N. C.	12 074	Hickory, N. C.	13 487	Jasper, Ala.	6,547
Greenville, Ohio	7,745	Highland Park, Ill.	14 478	Jasper, Ind.	8 041
Greenville, Pa.	8 142	Highland Park, Mich.	50 810	Jeannette, Pa.	16,270
Greenville S. C.	84 734	Highland Park, N. J.	9 603	Jefferson City, Mo.	24,268
Greenville Texas	13 995	Highland Park, Texas	10,283	Jeffersonville, Ind.	11 493
Greenwich, Conn.	35 509	Hibb Point N. C.	34,495	Jenkins, Ky.	9 425
Greenwood, Miss.	14 767	Hidalgo, Texas	7 797	Jenkintown, Pa.	5,024
Greenwood, S. C.	13 020	Hildesdale, Mich.	6 341	Jennings La.	7,343
Grenada, Miss.	5,831	Hillside, N. J.	18 558	Jersey City, N. J.	301 173
Groeta, La.	10 819	Hingham, Mass.	8 003	Jeppoy Shore, Pa.	8 432
Griffin, Ga.	13 223	Hinsdale, Ill.	7,336	Johnson City, N. Y.	18 039
Grunnell, Iowa	5,710	Hinton, W. Va.	5 815	Johnson City, Tenn.	25,832
Grosse Pointe, Mich.	6,119	Hobart, Ind.	7,166	Johnson City, Ill.	5 418
Grosse Pointe Farms, Mich.	7,217	Hobart, Okla.	5 177	Johnston, R. I.	10 652
Grosse Pointe Park, Mich.	12 646	Hobbs N. M.	10 619	Johnstown, N. Y.	10 066
Groves City, Pa.	5,296	Hoboken, N. J.	50,115	Johnstown, Pa.	66 068
Gulfport, Miss.	15,195	Holdenville Okla.	6 632	Joliet, Ill.	42 305
Guthrie Okla.	10 014	Holland, Mich.	14 618	Jonesboro, Ark.	11 129
Guttenberg N. J.	6 200	Hollidaysburg Pa.	5 910	Joplin, Mo.	37,141
Hackensack, N. J.	26,279	Hollydays Cove, W. Va.	6 137	Junction City, Kas.	8,507
Haddonfield, N. J.	9,743	Hollywood Fla.	6 239	Kalamazoo Mich.	54 097
Haddon Heights, N. J.	5,555	Holyoke, Mass.	33 750	Kalispell, Mont.	8 245
Hagerstown, Md.	32 491	Hornstead, Pa.	18 041	Kane, Pa.	6,133
Haledon, N. J.	5,303	Homeood, Ala.	7,397	Kankakee Ill.	22,241
Hamburg, N. Y.	8 467	Hoopeston, Ill.	5,351	Kansas City, Kas.	121 455
Hamilton, Ohio	50,522	Hope, Ark.	7 475	Kansas City Mo.	399 178
Hamlet, N. C.	8,111	Hopewell, Va.	8 679	Kaukauna, Wis.	7,382
Hammonton, Ind.	70,184	Hopkinsville, Ky.	11 724	Kearney, Neb.	9 643
Hammond, La.	6 033	Houma, Wash.	10 835	Kearney, N. J.	39 407
Hammonett, N. J.	7 668	Hornell, N. Y.	15,849	Keene, N. H.	13,832

Kendallville, Ind.	5,431	Lahighton, Pa.	8,615	Malden, Mass.	58,010
Kenmore, N. Y.	15,612	Le Mars, Iowa	5,353	Malone, N. Y.	8,743
Kennett, Mo.	6,335	Lancaster, N. C.	7,598	Melvern, Ark.	5,200
Kenosha, Wis.	45,765	Lebanon, Mass.	22,226	Melville, N. Y.	5,153
Kent, Ohio	8,581	Lebanon, N. J.	5,763	Mamaroneck, N. Y.	13,034
Kenton, Ohio	7,593	Lewiston, Idaho	10,548	Manchester, N. H.	77,685
Keokuk, Iowa	15,076	Lewiston, Me.	38,598	Mandan, N. D.	6,685
Kerrville, Texas	5,572	Lewiston, Pa.	13,017	Manhattan, Kas.	11,659
Kewanee, Ill.	16,901	Lewistown, Mont.	5,874	Manhattan Beach, Cal.	6,338
Keyport, N. J.	5,147	Lewington, Ky.	49,304	Manistee, Mich.	8,649
Keyser, W. Va.	6,177	Lewington, Mass.	13,187	Manistique, Mich.	5,399
Key West, Fla.	12,927	Lewington, Mo.	5,341	Manitowoc, Wis.	24,404
Kilgore, Texas	6,708	Lewington, N. C.	10,550	Manokato, Minn.	15,651
Kingsford, Mich.	5,771	Lima, Ohio	44,711	Manassas, Mass.	6,530
Kings Mountain, N. C.	8,547	Lincoln, Ill.	12,752	Manassas, Ohio	37,151
Kingsport, Tenn.	14,401	Lincoln, Neb.	81,991	Manville, N. J.	6,065
Kinston, N. Y.	29,589	Lincoln, R. I.	10,577	Maple Heights, Ohio	6,728
Kington, Pa.	20,679	Lincoln Park, Mich.	15,236	Maplewood, Mo.	12,875
Kingsville, Texas	7,782	Linden, N. J.	21,115	Maplewood, N. J.	23,139
Kinston, N. C.	15,358	Linton, Ind.	6,253	Marblehead, Mass.	10,856
Kirkville, Mo.	10,080	Litchfield, Ill.	7,014	Marianna, Ark.	4,449
Kirkwood, Mo.	12,132	Little Falls, Minn.	6,047	Marianna, Fla.	5,079
Kittanning, Pa.	7,550	Little Falls, N. Y.	10,163	Marietta, Ga.	8,667
Klamath Falls, Ore.	16,497	Little Rock, Ark.	88,039	Marietta, Ohio	14,543
Knockville, Iowa	8,936	Livingston, Mont.	6,642	Martinez, Wis.	14,163
Knoxville, Tenn.	111,590	Lockhart, Texas	5,015	Marton, Ill.	9,251
Kokomo, Ind.	33,793	Lock Haven, Pa.	10,810	Marton, Ind.	26,767
Kulpmont, Pa.	6,159	Lockland, Ohio	5,601	Marion, Ohio	30,617
Lackawanna, N. Y.	24,058	Lockport, N. Y.	21,379	Marion, S. C.	5,745
Laconia, N. H.	13,481	Lodi, Cal.	11,079	Marion, Va.	5,177
La Crosse, Wis.	42,707	Lodi, N. J.	11,552	Marlboro, Mass.	15,184
Lafayette, Ind.	25,793	Logan, Ohio	6,177	Marlin, Texas	6,542
Lafayette, La.	19,210	Logan, Utah	11,653	Marquette, Mich.	15,928
La Grande, Ore.	7,747	Logan, W. Va.	5,166	Marshall, Mich.	5,233
La Grange, Ga.	21,983	Logansport, Ind.	20,177	Marshall, Mo.	8,533
La Orange, Ill.	10,479	Lombard, Ill.	7,073	Marshall, Texas	18,410
La Junta, Col.	7,040	Long Beach, Cal.	164,271	Marshalltown, Iowa	19,240
Lake Charles, La.	21,207	Long Beach, N. Y.	9,030	Masbfield, Ore.	5,285
Lake City, Fla.	5,630	Long Branch, N. J.	17,408	Masbfield, Wis.	10,350
Lake Forest, Ill.	6,853	Longmeadow, Mass.	5,790	Martinez, Cal.	7,881
Lakeland, Fla.	20,063	Longmont, Col.	7,406	Martinsburg, W. Va.	15,063
Lake Wales, Fla.	8,024	Longview, Texas	13,758	Martins Ferry, Ohio	14,729
Lakewood, Ohio	69,160	Longview, Wash.	12,385	Martinsville, Ind.	5,009
Lake Worth, Fla.	7,405	Lorain, Ohio	44,125	Martinsville, Va.	10,080
Lamesa, Texas	6,034	Los Angeles, Cal.	1,504,277	Marysville, Cal.	6,648
Lancaster, N. Y.	7,236	Louisville, Ky.	349,077	Marysville, Mo.	5,700
Lancaster, Ohio	21,940	Loveland, Col.	6,145	Marysville, Tenn.	5,609
Lancaster, Pa.	61,345	Lowell, Mass.	101,359	Mason City, Iowa	27,080
Landsdale, Pa.	9,316	Lower Merion, Pa.	39,564	Masena, N. Y.	11,322
Landett, Ala.	6,141	Lubbock, Texas	31,853	Massillon, Ohio	26,641
Lansdowne, Pa.	10,637	Ludington, Mich.	8,701	Matteson, Ill.	15,827
Lansford, Pa.	8,710	Ludlow, Ky.	6,185	Mayfield, Ky.	8,613
Lansing, Mich.	78,753	Ludlow, Mass.	8,181	Maynard, Mass.	6,812
Lapeer, Mich.	5,365	Lufkin, Texas	9,567	Mayville, Ky.	6,572
Laporte, Ind.	16,180	Lumberton, N. C.	5,803	Maywood, Cal.	10,731
Laramie, Wyo.	10,627	Lusner, Pa.	7,082	Maywood, Ill.	26,648
Larchmont, N. Y.	5,970	Lynbrook, N. Y.	14,557	Meadville, Pa.	18,919
Laredo, Texas	39,274	Lynchburg, Va.	48,541	Mechanicsburg, Pa.	5,709
Larksville, Pa.	8,467	Lynchburg, N. J.	17,454	Mechanicsville, N. Y.	7,449
La Salle, Ill.	12,812	Lynn, Mass.	95,123	Medford, Mass.	63,083
Las Cruces, N. M.	8,385	Lynwood, Cal.	10,982	Medford, Ore.	11,281
Las Vegas, Nev.	8,423	McAdoo, Pa.	5,127	Media, Pa.	5,351
Las Vegas (city), N. M.	5,941	McAlester, Okla.	12,401	Medina, N. Y.	5,871
Las Vegas (town), N. M.	6,421	McAllen, Texas	11,877	Melrose, Mass.	25,333
Latrobe, Pa.	11,111	McComb, Miss.	9,899	Melrose Park, Ill.	10,933
Laurel, Miss.	50,598	McCook, Neb.	6,212	Memphis, Tenn.	292,942
Laurens, S. C.	6,894	McKeesport, Pa.	53,355	Menasha, Wis.	10,481
Laurinburg, N. C.	5,685	McKees Rocks, Pa.	17,021	Menominee, Mich.	10,230
Lawrence, Kas.	14,390	McKinney, Texas	8,555	Menomonee, Wis.	6,582
Lawrence, Mass.	84,323	Macomb, Ill.	8,761	Merced, Cal.	10,135
Lawrenceville, Ill.	6,213	Macon, Ga.	57,865	Mercedes, Texas	7,621
Lawton, Okla.	18,055	McPherson, Kas.	7,191	Meriden, Conn.	39,494
Lead, S. D.	7,520	Madera, Cal.	8,437	Meridian, Miss.	35,481
Leavenworth, Kas.	19,220	Madison, Ill.	7,711	Merrill, Wis.	8,711
Lebanon, Ind.	6,527	Madison, Ind.	8,982	Mesa, Ariz.	7,221
Lebanon, Mo.	5,025	Madison, N. J.	7,944	Methuen, Mass.	21,880
Lebanon, N. H.	7,540	Madison, S. D.	5,018	Metropolis, Ill.	6,297
Lebanon, Pa.	27,200	Madison, Wis.	67,447	Metuchen, N. J.	6,557
Lebanon, Tenn.	5,960	Madisonville, Ky.	8,209	Mexia, Texas	6,410
		Mahoney City, Pa.	12,442	Mexico, Mo.	9,053

Miami, Ariz.	4 722	Mount Vernon, N. Y.	87 362	Normal, Ill.	... 8 933
Miami Fla.	172 172	Mount Vernon, Ohio	10 122	Norman, Okla.	... 11 429
Miami Okla.	8 345	Muncie, Ind.	49,720	Normstown, Pa.	... 38 181
Alama Beach Fla.	28 012	Munhall, Pa.	13 900	North Adams, Mass.	22,213
Miamisburg, Ohio	5,544	Murfreesboro, Tenn.	9 405	Northampton, Mass.	24 793
Michigan City, Ind.	28,478	Murphy, Ill.	8 978	Northampton, Pa.	9 622
Madison, Mass.	9 032	Murray, Utah	5 740	North Andover, Mass.	7,524
Middleboro Ky.	11,777	Muscatine Iowa	18,286	North Arlington, N. J.	9,904
Middletown, Conn.	20,495	Muskegon, Mich.	47,697	North Attleborough,	
Middletown, N. Y.	21,908	Muskegon Heights,		Mass.	... 10 359
Middletown, Ohio	31,220	Mitch.	18,047	North Bergen, N. J.	... 39 714
Middletown, Pa.	7 048	Mustoe, Okla.	32,332	North Braddock, Pa.	13,679
Midland, Mich.	10 329	Nacogdoches, Texas	7,538	Northbridge, Mass.	10,242
Midland, Pa.	8 373	Nampa, Idaho	12 149	North Chicago, Ill.	8,445
Midland, Texas	9 352	Nanticoke, Pa.	24,367	North College Hill,	
Midvale City, Mont.	7,313	Nanti Gile, Pa.	6,217	Ohio	5,231
Midford, Mass.	15,383	Napa, Cal.	7,740	North Little Rock, Ark.	21,137
Millburn, N. J.	11 652	Naperville Ill.	5,272	North Pelham, N. Y.	5 052
Millbury, Mass.	6 953	Narberth, Pa.	5,217	North Plainfield N. J.	10 588
Milledgeville, Ga.	8 778	Nashua, N. H.	22 927	North Platte Neb.	12 429
Millvale Pa.	7 811	Nashville, Tenn.	167,402	North Providence R. I.	12 156
Millville, N. J.	14 806	Natchez Miss.	15,206	North Tarrytown, N. Y.	8,804
Milton, Mass.	18,703	Natchitoches La.	6 812	North Tonawanda,	
Milton, Pa.	8 313	Natick, Mass.	13,851	N. Y.	... 20 254
Millwaukee, Wis.	587 472	National City, Cal.	10 344	Norwalk, Conn.	... 39,849
Minden, La.	8 677	Naugatuck, Conn.	13 328	Norwalk, Ohio	... 8,311
Minneapolis, N. Y.	10 061	Navasota, Texas	6,138	Norwich, Conn.	... 23 652
Mineral Wells, Texas	6 303	Nawaroth, Pa.	5,721	Norwich, N. Y.	... 8 694
Minersville, Pa.	8 685	Nebrauka City, Neb.	7,339	Norwood, Mass.	18 983
Mingo Junction, Ohio	5 192	Needham, Mass.	12 445	Norwood Ohio	... 34 010
Minneapolis, Minn.	492,370	Neenah, Wis.	10 645	Nutley, N. J.	21,954
Minnit, N. D.	18 577	Negaunee, Mich.	6 813	Nyack, N. Y.	... 5,206
Mishawaka, Ind.	28,298	Nelsonville Ohio	5 368	Oakland, Cal.	... 302 153
Mission, Texas	5 982	Neosho, Mo.	5,318	Oakmont, Pa.	... 6 260
Muscola, Mont.	18 449	Neptune, N. J.	10,207	Oak Park, Ill.	... 68 018
Mitchell, S. D.	10 633	Nevada, Mo.	8 181	Oakwood, Ohio	... 7 652
Moberly, Mo.	12 020	New Albany, Ind.	25 414	Ocala, Fla.	... 8,986
Mobile, Ala.	78 720	Newark, N. J.	429,780	Oconto, Wis.	... 5,362
Modesto, Cal.	16,379	Newark, N. Y.	9 648	Odeon, Texas	... 9,573
Moline, Ill.	34 605	Newark, Ohio	31 487	Oelwein, Iowa	... 7,501
Monaca, Pa.	7 061	New Bedford, Mass.	110 341	Ogden, Utah	... 43 668
Monaca, Pa.	20 257	New Bern, N. C.	11 615	Ogdensburg N. Y.	116 348
Monmouth, Ill.	9 096	Newberry, S. C.	7,510	Old City, Pa.	... 80 879
Monongahela City, Pa.	8 823	New Boston, Ohio	6,024	Oklahoma City, Okla.	204 424
Monroe, La.	24,399	New Braunfels, Texas	8,978	Oklmaier, Okla.	... 16,051
Monroe, Mich.	18 478	New Brighton, Pa.	9 630	Oldtown, Pa.	... 11,802
Monroe N. C.	5,475	New Britain, Conn.	68 685	Oldtown, Me.	... 7 683
Monroe, Wis.	8,132	New Brunswick, N. J.	33,280	Olean N. Y.	... 21,609
Monrovia, Cal.	12 807	Newburgh, N. Y.	31,883	Olaay, Ill.	... 7,831
Montague, Mass.	7,562	Newburyport, Mass.	13,918	Olympia, Wash.	... 13,254
Montclair, N. J.	39 807	Newcastle, Ind.	18 620	Olyphant, Pa.	... 9,252
Montebello, Cal.	8 018	Newcastle, Pa.	47 638	Omaha, Neb.	... 221,844
Monterey, Cal.	10 084	New Haven Conn.	160 605	Omaha, N. Y.	... 10,291
Monterey Park, Cal.	8 631	New Iberia La.	13,747	Oncota N. Y.	... 11,731
Montgomery, Ala.	78 084	New Kensington Pa.	24 055	Ontario, Cal.	... 14 197
Montevideo, Minn.	5 220	New London, Conn.	30 456	Opelika, Ala.	... 8,487
Montpelier, Vt.	8,006	Newman, Ga.	7,182	Opelousas, La.	... 8 980
Mooreville, N. C.	6 652	New Orleans, La.	494,537	Orange, Cal.	... 7 901
Moorehead, Minn.	9 491	New Philadelphia, O.	12,328	Orange, Mass.	... 6 611
Morgan City, La.	6 969	Newport, Ky.	30 631	Orange, N. J.	... 35,717
Morgantown, N. C.	7 670	Newport N. H.	6 304	Orange, Texas	... 7,472
Morgantown, W. Va.	16 655	Newport, R. I.	30 532	Orangeburg S. C.	... 10,521
Morris, Ill.	6,145	Newport News, Va.	37,067	Oregon City, Ore.	... 6 124
Morristown, N. J.	13,270	New Rochelle, N. Y.	58,408	Orlando, Fla.	... 38 736
Morristown, Tenn.	8 050	Newton, Iowa	10 462	Oshkosh, Wis.	... 31 089
Morrisville, Pa.	5 493	Newton, Kan.	11 045	Oskaloosa, Iowa	... 11 024
Moscow, Idaho	8 014	Newton, Mass.	69,873	Owning N. Y.	... 15 996
Moultrie Ga.	10 147	Newton, N. J.	5,833	Owego, N. Y.	... 22 002
Moundsville, W. Va.	14,168	Newton, N. C.	5 407	Ottawa, Ill.	... 16 005
Mount Ayr, N. C.	6,286	New Ulm, Minn.	8 743	Ottawa, Kan.	... 10,193
Mount Carmel Ill.	6 987	New York City,		Ottumwa, Iowa	... 31 570
Mount Carmel, Pa.	17,780	N. Y.	7,454 995	Owatonna, Minn.	... 8,694
Mount Clemens, Mich.	14,389	Niagara Falls, N. Y.	78,029	Owego, N. Y.	... 5 068
Mount Kisco, N. Y.	5 941	Niles, Mich.	11,228	Owenboro, Ky.	... 30,245
Mount Lebanon Pa.	19 671	Niles Ohio	16 273	Owosso, Mich.	... 14 424
Mount Oliver, Pa.	8 981	Niles Center, Ill.	7,177	Oxnard, Cal.	... 8 519
Mount Pleasant, Mich.	8 413	Noblesville, Ind.	5,575	Pacific Grove, Cal.	... 6 249
Mount Pleasant, Pa.	8 824	Nogales, Ariz.	5 133	Paduach Ky.	... 33,765
Mount Vernon, Ill.	14 724	Norfolk, Neb.	10 490	Painesville, Ohio	... 12,235
Mount Vernon, Ind.	5 638	Norfolk, Va.	144,332	Palatka, Fla.	... 7,140

Palestine, Texas	12,144	Portage, Wis.	7,016	River Rouge, Mich.	17,009
Palmades Park, N. J.	8,141	Portales, N. M.	5,101	Riverside, Cal.	34,694
Palmer, Mass.	9,149	Port Angeles, Wash.	9,409	Riverside, Ill.	7,935
Palmerston Pa.	7,475	Port Arthur, Texas	46,140	Roanoke, Va.	69,247
Palmyra, N. J.	6,178	Port Chester, N. Y.	23,073	Roanoke Rapids, N. C.	5,545
Palmyra, Pa.	5,239	Porterville, Cal.	6,270	Robbinsdale, Minn.	6,018
Palo Alto, Cal.	16,774	Port Huron, Mich.	32,759	Robertson, Texas	6,780
Pampa, Texas	12,595	Port Jervis, N. Y.	9,749	Rochester, Minn.	20,312
Pana, Ill.	5,966	Portland, Ind.	6,362	Rochester, N. H.	12,012
Panama City, Fla.	11,619	Portland, Me.	73,643	Rochester, N. Y.	324,275
Paragould, Ark.	7,079	Portland, Ore.	305,394	Rochester, Pa.	7,441
Paris, Ill.	9,281	Portsmouth, N. H.	14,821	Rockford, Ill.	84,637
Paris, Ky.	6,627	Portsmouth, Ohio	40,460	Rock Hill, S. C.	15,009
Paris, Tenn.	6,393	Portsmouth, Va.	50,745	Rock Island, Ill.	42,775
Paris, Texas	18,678	Pottstown, Pa.	20,194	Rockland, Me.	8,899
Parkersburg, W. Va.	30,103	Pottsville, Pa.	24,530	Rockland, Mass.	9,687
Park Ridge, Ill.	12,063	Poughkeepsie, N. Y.	40,478	Rock Springs, Wyo.	9,827
Parma, Ohio	16,265	Pratt, Kas.	6,591	Rockville, Conn.	7,572
Parsons, Kas.	14,294	Prescott, Ariz.	6,018	Rockville Centre, N. Y.	13,613
Pasadena, Cal.	81,861	Presque Isle, Me.	5,454	Rocky Mount, N. C.	25,568
Pasagoula, Miss.	5,900	Price, Utah	5,214	Rocky River, Ohio	8,291
Pasauic, N. J.	61,394	Prichard, Ala.	6,084	Rolla, Mo.	5,141
Patheogue, N. Y.	7,181	Princeton, Ill.	5,224	Rome, Ga.	26,282
Paterson, N. J.	139,656	Princeton, Ind.	7,786	Rome, N. Y.	34,214
Paulsboro, N. J.	7,011	Princeton, Ky.	5,359	Roselle, N. J.	13,937
Paula Valley, Okla.	5,104	Princeton, N. J.	7,719	Rosell Park, N. J.	9,261
Pawhuska, Okla.	5,443	Princeton, W. Va.	7,425	Roseville, Cal.	6,653
Pawtucket, R. I.	75,797	Prospect Park, N. J.	5,714	Roseville, Mich.	9,023
Pearbody, Mass.	21,711	Prospect Park, Pa.	5,100	Roswell, N. M.	13,482
Peekskill, N. Y.	17,311	Providence, R. I.	253,504	Royal Oak, Mich.	25,087
Pekin, Ill.	19,407	Provo, Utah	19,071	Rumford Falls, Me.	8,447
Pelham Manor, N. Y.	5,302	Pueblo, Col.	62,162	Rushville, Ind.	5,960
Pendleton, Ore.	8,547	Pulaski, Tenn.	5,314	Rusk, Texas	5,699
Pennsauken, N. J.	17,745	Pulaski, Va.	8,792	Russellville, Ark.	5,927
Pennsboro, N. J.	6,488	Pulkrutawney, Pa.	9,432	Ruston, La.	7,107
Penn Yan, N. Y.	5,303	Putnam, Conn.	7,775	Rutherford, N. J.	15,466
Pensacola, Fla.	37,449	Puyallup, Wash.	7,849	Rutland, Vt.	17,082
Peoria, Ill.	105,087	Quakertown, Pa.	5,150	Rye, N. Y.	9,863
Perry, Iowa	5,977	Quincy, Ill.	40,469	Saco, Me.	8,631
Perry, Okla.	5,045	Quincy, Mass.	75,810	Sacramento, Cal.	105,958
Perth Amboy, N. J.	41,242	Racine, Wis.	67,195	Saginaw, Mich.	82,791
Peru, Ill.	8,353	Radford, Va.	6,990	St. Albans, Vt.	8,037
Peru, Ind.	12,432	Radway, N. J.	17,494	St. Augustine, Fla.	12,090
Petaluma, Cal.	6,634	Raleigh, N. C.	46,897	St. Bernard, Ohio	7,387
Petersburg, Va.	30,631	Randolph, Mass.	7,631	St. Charles, Ill.	8,870
Petokey, Mich.	6,019	Ranger, Texas	4,533	St. Charles, Mo.	10,803
Phoenix City, Ala.	15,351	Rankin, Pa.	7,470	St. Clair, Pa.	6,609
Philadelphia, Pa.	1,931,334	Rapid City, S. D.	13,844	St. Clair Shores, Mich.	10,405
Philadelphus, N. J.	15,314	Raton, N. M.	7,607	St. Cloud, Minn.	24,173
Phoenix, Ariz.	65,414	Ravenna, Ohio	8,538	St. Johnsbury, Vt.	7,437
Phoenixville, Pa.	12,283	Rawlins, Wyo.	5,531	St. Joseph, Mich.	8,963
Picayune, Miss.	5,129	Reading, Mass.	10,866	St. Joseph, Mo.	75,711
Picher, Okla.	5,844	Reading, Ohio	6,079	St. Louis, Mo.	816,044
Piedmont, Cal.	9,466	Reading, Pa.	110,868	St. Louis Park, Minn.	7,737
Pine Bluff, Ark.	21,290	Red Bank, N. J.	10,974	St. Mary's, Ohio	5,533
Piqua, Ohio	16,042	Redding, Cal.	8,109	St. Mary's, Pa.	7,653
Pitcairno, Pa.	6,310	Redlands, Cal.	14,324	St. Paul, Minn.	287,736
Pittman, N. J.	5,507	Red Oak, Iowa	5,763	St. Peter, Minn.	5,670
Pittsburg, Cal.	9,820	Redondo Beach, Cal.	13,092	St. Petersburg, Fla.	60,812
Pittsburg, Kas.	17,571	Red Wing, Minn.	9,963	Salamanca, N. Y.	9,011
Pittsburgh, Pa.	671,659	Redwood City, Cal.	12,453	Salem, Ill.	7,319
Pittsfield, Mass.	49,681	Redsville, N. C.	10,387	Salem, Mass.	41,213
Pittston, Pa.	17,829	Reno, Nev.	21,317	Salem, N. J.	5,618
Plainfield, N. J.	37,462	Rensselaer, N. Y.	10,768	Salem, Ohio	12,301
Plains, Pa.	15,621	Reverse, Mass.	34,403	Salem, Ore.	30,968
Plainview, Texas	8,263	Rhineclander, Wis.	8,504	Salem, Va.	6,737
Plant City, Fla.	7,491	Rice Lake, Wis.	5,719	Salina, Kas.	21,073
Plaquemine, La.	5,642	Rickfield, Minn.	6,750	Salinas, Cal.	11,586
Plattsburg, N. Y.	16,331	Richmond, Cal.	23,642	Salsbury, Md.	13,313
Pleasantville, N. J.	11,250	Richmond, Ind.	35,447	Salsbury, N. C.	19,037
Plymouth, Ind.	5,713	Richmond, Ky.	7,335	Salt Lake City, Utah	149,934
Plymouth, Mass.	12,100	Richmond, Va.	193,042	San Angelo, Texas	25,803
Plymouth, Mich.	6,360	Richmond Heights, Mo.	12,802	San Antonio, Cal.	5,790
Plymouth, Pa.	15,507	Richwood, W. Va.	5,054	San Antonio, Texas	253,834
Pocatello, Idaho	15,133	Ridgely, N. J.	5,274	San Benito, Texas	9,601
Pomona, Cal.	23,539	Ridgefield Park, N. J.	11,277	San Bernardino, Cal.	43,646
Ponce City, Okla.	16,794	Ridgewood, N. J.	14,943	San Bruno, Cal.	5,519
Pontiac, Ill.	9,555	Ridgway, Pa.	6,253	San Buenaventura, Cal.	13,264
Pontiac, Mich.	66,626	River Forest, Ill.	9,487	San Diego, Cal.	203,311
Poplar Bluff, Mo.	11,163	River Junction, Fla.	7,110		

Sand Springs Okla	6,137	Somersetworth N H	6,136	Talladega Ala	9,208
Sandusky, Ohio	24,874	Somerville, Mass.	102,177	Tallahassee, Fla.	16,230
Sanford Fla	10,217	Somerville, N J	8,729	Tallahul, La	5,712
San Fernando, Cal.	9,091	South Amboy N J	7,602	Tamaqua Pa.	12,451
San Francisco, Cal	634,536	South Bend, Ind	101,264	Tampa, Fla	108,391
San Gabriel Cal.	11,867	South Boston, Va	5,252	Tarboro N C	7,143
San Jose Cal.	65,457	Southbridge Mass	16,825	Tarentum, Pa	9,840
San Leandro, Cal.	14,601	South Charleston, W Va.	10,377	Tarrant City, Ala.	8,853
San Luis Obispo Cal.	8,881	South Fitch, Ohio	6,145	Tarrytown, N Y	6,874
San Marcos, Texas	8,000	South Gate Cal	26,945	Taunton Mass.	37,335
San Marino, Cal	8,175	South Hadley, Mass	6,856	Taylor, Pa.	9,002
San Mateo Cal	19,463	Southington Conn	5,088	Taylor, Texas	7,875
San Rafael Cal.	8,573	South Milwaukee Wis.	11,131	Taylorville, Ill	8,313
Santa Ana Cal.	31,921	South Norfolk, Va.	8,035	Teaneck, N J	24,275
Santa Barbara Cal.	31,953	South Orange N J	13,742	Tell City, Ind.	5,335
Santa Clara, Cal.	6,650	South Pasadena Cal.	14,356	Temple, Texas	15,344
Santa Cruz Cal	16,896	South Plainfield, N J	5,379	Tenafly, N J	7,413
Santa Fe N M	20,325	South Portland Me	15,781	Terra Haute Ind	62,693
Santa Maria Cal	8,522	South River, N J	10,714	Terrell Texas	10,491
Santa Monica, Cal.	53,500	South St. Paul, Minn	11,844	Texarkana, Ark.	11,821
Santa Paula, Cal.	8,958	South Salt Lake Utah	5,701	Texarkana Texas	17,019
Santa Rosa Cal.	12,605	South San Francisco, Cal	8,629	Texas City, Texas	8,748
Sapulpa Okla	12,249	South Williamsport, Pa	6,033	Tha Dalles, Ore	6,260
Sarasota Lake N Y	7,138	Sparks, Nev	5,318	Thibodaux, La	5,851
Sarasota, Fla	11,141	Sparks, Wyo.	5,829	Thiel River Falls, Minn.	6,019
Saratoga Springs, N Y	13,704	Spartanburg, S C	32,249	Thomaston, Ga.	6,396
Saugus Mass	14,825	Spencer, Iowa	8,599	Thomastonville, Ga	12,653
Sault Ste Marie, Mich.	15,847	Spencer, Mass	6,641	Thomastonville, N C	11,041
Savanna, Ill	4,792	Spokane, Wash.	122,001	Three Rivers Mich	6,710
Savannah, Ga.	93,906	Springfield, Ill	75,503	Throop, Pa.	7,342
Sayre, Ia.	7,569	Springfield, Mass	149,551	Tiffin, Ohio	16,102
Sayreville, N J	8,150	Springfield, Mo.	81,234	Tipton, Ind.	5,101
Schenectady, N Y	37,349	Springfield Ohio	70,662	Tiptonville, Pa.	8,126
Schenectady, N Y	37,349	Springfield Tenn.	6,668	Toccoa, Ga.	5,434
Schuyler Haven, Pa.	6,518	Springfield Va.	5,182	Toledo, Ohio	282,347
Scott, N Y	7,060	Spring Valley, Ill.	5,010	Tonawanda, N Y	13,004
Scottdale Pa.	6,423	Stamford Conn	47,934	Tooele, Utah	5,001
Scotts Bluff Neb	12,057	State College Pa.	6,226	Topeka, Kas	67,533
Scranton Pa	140,404	Statesboro Ga	5,024	Toronto, Ohio	7,420
Seattle, Wash	368,302	Staunton N C	11,440	Torrance, Cal	9,950
Seaford, N J	6,754	Staunton Ill.	4,212	Totowa, N J	5,130
Seaford, Mo.	20,425	Staunton Va.	13,337	Torrington, Conn	20,948
Seagraves, Texas	7,000	Steelton Pa.	13,115	Traverse City, Mich.	14,455
Seima, Ala.	19,834	Stirling Cal	7,411	Trenton, Mich	5,241
Seminole Okla	11,547	Stirling Ill.	11,361	Trenton, Mo	7,046
Semeca Falls N Y	6,452	Steubenville Ohio	37,651	Trenton, N J	124,047
Sewickley Pa	8,614	Stevens Point, Wis.	15,777	Trinidad, Col.	13,221
Seymour, Ind.	8,620	Stillwater, Minn	7,013	Troy, Ala.	7,053
Shaker Heights, Ohio	23,293	Stillwater, Okla.	10,097	Troy, N Y	70,304
Shaler, Pa.	11,185	Stockton, Cal	54,711	Troy, Ohio	9,697
Shamokin Pa.	18,810	Stonham, Mass	10,765	Tuckahoe N Y	5,053
Sharon, Pa.	23,622	Storm Lake, Iowa	5,274	Tucson, Ariz	36,918
Sharpsburg, Pa.	8,202	Stroughton, Mass	8,632	Tucuman, N M	6,101
Sharpsville, Pa.	5,123	Stowe Pa.	12,577	Tulare, Cal.	8,249
Shawano Wis	5,565	Stratford Conn.	22,540	Tulsa, Okla	142,157
Shawnee, Okla.	22,053	Streator, Ill.	14,930	Tupelo Miss	8,212
Sheboygan, Wis.	40,638	Stroudsburg, Pa	6,186	Tupper Lake, N Y.	5,451
Sheffield, Ala.	7,933	Struthers Ohio	11,739	Turtia Creek, Pa	9,805
Shelby, Ohio	6,043	Sturgeon Bay, Wis.	5,439	Tuscaloosa, Ala.	27,493
Shelby, N C	14,037	Sturgis Mich.	7,211	Tusculum, Ala.	5,515
Shelbyville, Ind.	10,791	Stuttgart, Ark.	3,628	Twins Falls, Idaho	11,851
Shelbyville, Tenn.	6,537	Suffolk, Va	11,343	Two Rivers, Wis.	10,102
Shelton Conn	10,971	Sullivan, Ind.	5,977	Tyler, Texas	24,279
Shenandoah, Iowa	6,846	Sulphur Springs, Texas	8,742	Tyrone, Pa.	8,843
Shenandoah, Pa	19,790	Summit, Ill.	7,042	Uhrichville, Ohio	6,433
Sheridan, Wyo	10,929	Summit, N J	16,165	Union, N J	21,730
Sherman, Texas	17,156	Summit, Pa.	5,406	Union, S. C.	8,478
Shippensburg Pa.	5,244	Sumter S C	15,871	Union City, N J	56,173
Shorewood, Wis	15,184	Sumbury, Pa.	15,462	Union City, Teon	7,256
Shreveport, La.	98,167	Superior, Wis	35,136	Uniontown, Pa.	21,519
Shuylar, Ohio	9,790	Sweetwater, Mass.	10,761	University City, Mo.	33,023
Sikeston, Mo	7,941	Sweetwater, Texas	10,367	University Heights Ohio	5,981
Silver City, N M.	5,044	Swanville, Pa	15,919	University Park, Texas	14,454
Sisqoy City, Iowa	82,364	Swanysville Pa	9,231	Upland, Cal	6,316
Sixes Falls, S. D.	40,832	Swansea, Ala	8,204	Upper Arlington, Ohio	8,370
Skowhegan, Me.	7,153	Syracuse, N Y	265,967	Upper Darby, Pa.	50,843
Polvay, N Y	8,201	Tacoma, Wash.	102,408	Urbana, Ill	14,064
Somerset, Ky	6,151			Urbana, Ohio	5,335
Somerset, Mass.	5,873				
Somerset, Pa.	5,430				

Utica, N. Y.	100,518	Waukegan, Wis.	10,212	Wichita, Kas.	111,966
Uvalde, Texas	6,679	Wausau, Wis.	6,799	Wichita Falls, Texas ..	40,112
Uxbridge, Mass.	6,417	Wauwatosa, Wis.	27,264	Widewater, N. J.	5,150
Vallejo, Cal.	15,595	Wauwatosa, Wis.	27,269	Wilkes-Barre, Pa.	80,276
Vallejo, Cal.	20,072	Waverly, N. Y.	5,450	Wilkesburg, Pa.	29,833
Valley City, N. D.	5,917	Waxahatchie, Texas ..	6,635	Williamson, W. Va.	8,366
Valley Stream, N. Y.	16,679	Waycross, Ga.	16,763	Williamsport, Pa.	44,355
Valparaiso, Ind.	8,730	Waynesboro, Pa.	10,231	Williamstown, Conn.	12,101
Van Buren, Ark.	5,422	Waynesboro, Va.	7,373	Williston, N. D.	5,790
Vancouver, Wash.	18,789	Weatherford, Texas ..	5,924	Williston Park, N. Y.	5,750
Vandalia, Ill.	5,288	Webb City, Mo.	7,033	Willmar, Minn.	7,625
Vandergrift, Pa.	10,725	Webster, Mass.	13,189	Wilmington, Pa.	5,682
Van Wert, Ohio	9,227	Webster City, Iowa ..	6,734	Wilmerville, Ill.	17,226
Venice, Ill.	5,454	Webster Groves, Mo.	18,391	Wilmington, Del.	112,504
Ventnor City, N. J.	7,005	Weehawken, N. J.	14,363	Wilmington, N. C.	33,407
Vernon, Texas	9,277	Weich, W. Va.	6,261	Wilmington, Ohio	5,971
Vernon, N. J.	8,957	Wellfleet, Mass.	15,127	Wilson, N. C.	19,234
Vicksburg, Miss.	21,469	Wellington, Kas.	7,246	Wilson, Pa.	6,217
Victoria, Texas	11,566	Wellburg, W. Va.	6,255	Winchendon, Mass.	6,575
Villa Park, Ill.	7,236	Wellston, Ohio	5,537	Winchester Ind.	5,303
Vincennes, Ind.	18,228	Wellsville, Ohio	7,672	Winchester, Ky.	8,594
Vineland, N. J.	7,914	Wellsville, N. Y.	5,942	Winchester, Mass.	15,041
Vinita, Okla.	5,685	Wenatchee, Wash.	11,620	Winchester, Va.	12,095
Virginia, Minn.	12,261	Weslaco, Texas	6,883	Windsor, Pa.	9,057
Vista, Cal.	6,204	West Alton, Wis.	36,364	Winfield, Kas.	9,508
Wabash, Ind.	9,653	West Bend, Wis.	5,452	Winnetka, Ill.	12,430
Waco, Texas	65,083	Westbrook, Me.	11,087	Winona, Minn.	22,490
Wadsworth, Ohio	6,495	West Chester, Pa.	13,289	Winona, Minn.	6,030
Wadena, Minn.	16,223	Westerly, R. I.	11,109	Winsted, Conn.	7,674
Walla Walla, Wash.	18,109	Westfield, Mass.	16,793	Winston-Salem, N. C.	79,815
Wallingford, Conn.	11,425	Westfield, N. J.	18,454	Winter Haven, Fla.	6,199
Wallington, N. J.	6,981	West Frankfort, Ill.	12,383	Wintrop, Mass.	16,768
Walpole, Mass.	7,413	West Hartford, Conn.	33,776	Winton, Pa.	7,099
Walburg, Cal.	5,855	West Haven, Conn.	30,021	Wiscasset Rapids, Wis.	11,416
Walsham, Mass.	40,020	West Haverhill, Pa.	7,523	Woburn, Mass.	19,751
Wapakoneta, Ohio	6,225	West Lafayette, Ind.	6,270	Woodbridge, N. J.	27,191
Ware, Mass.	7,557	West Milwaukee, Wis.	5,010	Woodbury, N. J.	8,306
Warren, Ohio	42,537	West Monroe, La.	8,560	Woodland, Cal.	6,637
Warren, Pa.	14,891	West New York, N. J.	39,439	Woodlodge, N. J.	6,730
Warren, R. I.	8,154	Weston, W. Va.	6,264	Wood River, Ill.	8,197
Warrensburg, Mo.	5,564	West Orange, N. J.	25,662	Woodstock, Ill.	6,123
Warraw, Ind.	6,378	West Palm Beach, Fla.	33,691	Woodward, Okla.	5,406
Warwick, R. I.	25,757	West Pittston, Pa.	7,941	Woonsocket, R. I.	40,303
Washington, D. C.	665,091	West Point, Mass.	6,627	Woonsocket, Ohio	11,543
Washington, Ind.	9,312	West St. Paul, Minn.	5,733	Worcester, Mass.	103,691
Washington, Iowa	6,227	West Springfield, Mass.	17,135	Worthington, Minn.	5,018
Washington, Mo.	6,756	West Warwick, R. I.	18,183	Wyandotte, Mich.	20,616
Washington, N. C.	6,569	West University Place, Texas ..	9,221	Xenia, Ohio	10,633
Washington, Pa.	25,166	West View, Pa.	7,215	Yakima, Wash.	27,221
Washington Court House, Ohio ..	9,402	Westwood, N. J.	6,388	Yankton, S. D.	6,795
Waterbury, Conn.	99,313	West York, Pa.	5,590	Yaroo City, Miss.	7,258
Waterloo, Iowa	51,743	Wewoka, Okla.	10,315	Yeadon, Pa.	6,524
Watertown, Mass.	35,427	Weymouth, Mass.	23,868	Yonkers, N. Y.	142,598
Watertown, N. Y.	33,385	Wheaton, Ill.	7,389	York, Neb.	5,793
Watertown, S. D.	10,617	Wheeling, W. Va.	61,099	York, Pa.	58,712
Watertown, Wis.	11,301	Whitefish Bay, Wis.	9,551	Youngstown, Ohio	167,720
Waterville, Me.	16,688	White Plains, N. Y.	40,327	Ypsilanti, Mich.	12,121
Watervliet, N. Y.	16,114	Whiting, Ind.	10,307	Yuma, Ariz.	5,325
Watsonville, Cal.	6,937	Whitman, Mass.	7,759	Zanesville, Ohio	37,500
Waukegan, Ill.	34,241	Whittier, Cal.	16,115	Zion, Ill.	6,555

LARGEST CITIES IN THE UNITED STATES

(Population of Cities of 100,000 or more, arranged according to order of size—final figures 1940) (minus sign (-) denotes decrease)

CITY	POPULATION		INCREASE		PERCENTAGE		ORDER OF SIZE
	1940	1930	1930-1940	1920-30	1930-40	1920-30	
New York City, N. Y.	7,454,005	6,830,446	624,548		7.6	23.3	1
Chicago, Illinois	3,496,808	3,376,438	20,370		0.6	25.0	2
Philadelphia, Pennsylvania	1,931,334	1,950,901	-19,567		-1.0	7.0	3
Detroit, Michigan	1,623,452	1,568,703	54,750		3.5	57.9	4
Los Angeles, California	1,504,217	1,238,033	266,229		21.6	114.7	5
Cleveland, Ohio	878,326	800,420	77,906		9.7	13.0	6
Baltimore, Maryland	859,100	804,874	54,226		6.7	0.7	7
St. Louis, Missouri	816,048	821,960	-5,912		-0.7	6.3	8
Boston, Massachusetts	770,816	781,183	-10,367		-1.3	4.4	9
Pittsburgh, Pennsylvania	671,659	609,817	61,842		10.3	13.8	10
Washington, D. C.	663,091	496,809	166,282		33.3	25.2	11
San Francisco, California	624,526	634,204	-9,678		(*)	25.2	12
San Antonio, Texas	587,472	578,219	9,253		1.6	16.5	13
Albuquerque, New Mexico	676,001	573,078	102,923		17.8	13.1	14
Indianapolis, Indiana	494,837	458,762	36,075		7.8	16.6	15
New Orleans, Louisiana	492,370	464,350	-28,014		-6.0	22.0	16
Minneapolis, Minnesota	455,610	431,100	24,510		5.7	12.4	17
Cincinnati, Ohio	459,760	442,337	17,423		3.9	17.8	18
Newark, New Jersey	399,178	309,716	89,462		28.9	19.1	19
Kansas City, Missouri	346,072	364,161	-18,089		-5.0	23.3	20
Indianapolis, Indiana	344,514	262,342	82,172		31.3	11.4	21
Houston, Texas	303,302	265,683	37,619		14.0	23.2	22
Seattle, Washington	324,076	228,132	95,944		42.1	15.9	23
Rochester, New York	322,412	287,801	34,611		12.0	10.0	24
Denver, Colorado	319,077	301,745	17,332		5.7	21.0	25
Louisville, Kentucky	306,067	290,564	15,503		5.3	22.6	26
Columbus, Ohio	305,374	301,615	3,759		1.2	16.0	27
Portland, Oregon	302,288	276,360	25,928		9.4	23.6	28
Atlanta, Georgia	302,163	244,063	58,100		23.8	31.4	29
Oakland, California	301,173	316,715	-15,542		-4.9	6.3	30
Jersey City, New Jersey	294,734	269,475	25,259		9.4	63.8	31
Dallas, Texas	292,942	253,143	39,799		15.7	65.0	32
Memphis, Tennessee	287,796	271,606	16,190		5.9	15.7	33
St. Paul, Minnesota	282,319	290,718	-8,399		-2.9	19.6	34
Toledo, Ohio	267,683	259,078	8,605		3.3	45.3	35
Birmingham, Alabama	253,854	231,342	22,512		9.7	43.5	36
San Antonio, Texas	253,704	232,981	20,723		9.3	6.5	37
Providence, Rhode Island	244,791	235,040	9,751		4.1	22.4	38
Akron, Ohio	223,844	214,006	9,838		4.6	11.7	39
Omaha, Nebraska	210,718	200,982	9,736		4.8	31.7	40
Dayton, Ohio	205,067	209,326	-4,259		-2.0	21.9	41
Syracuse, New York	204,424	185,369	19,055		10.3	103.1	42
Oklahoma City, Oklahoma	203,341	147,805	55,536		37.6	99.0	43
San Diego, California	193,694	165,311	28,383		17.2	6.7	44
Worcester, Massachusetts	193,694	165,311	28,383		17.2	6.7	45

CITY	POPULATION 1940	POPULATION 1930	INCREASE 1930-1940	PERCENTAGE OF INCREASE 1930-40	PERCENTAGE OF RISE 1940-1930	ORDER OF RISE 1940-1930
Richmond, Virginia.....	193,012	182,920	10,113	5.5	45	41
Fort Worth, Texas.....	177,062	163,447	13,615	8.3	46	48
Jacksonville, Florida.....	171,065	129,549	41,516	31.6	47	43
Miami, Florida.....	172,172	119,637	52,535	43.9	48	78
Youngstown, Ohio.....	167,720	170,002	-2,282	-1.3	274	49
Nashville, Tennessee.....	167,402	153,860	13,546	8.8	50	51
Hartford, Connecticut.....	166,267	146,672	19,595	13.3	51	47
Grand Rapids, Michigan.....	164,292	108,502	55,790	51.4	52	40
Long Beach, California.....	163,271	142,635	20,636	14.5	53	57
New Haven, Connecticut.....	160,605	162,655	-2,050	-1.3	54	57
Des Moines, Iowa.....	159,610	142,660	16,950	11.9	55	56
Minneapolis, Minnesota.....	151,543	150,402	1,141	0.8	56	52
Salt Lake City, Utah.....	142,934	140,267	2,667	1.9	57	53
Springfield, Massachusetts.....	140,554	149,000	-8,446	-5.7	58	52
Bridgeport, Connecticut.....	147,121	146,716	405	0.3	59	51
Norfolk, Virginia.....	144,332	120,710	23,622	19.6	60	62
Yonkers, New York.....	142,694	134,616	7,978	5.9	61	61
Tulsa, Oklahoma.....	142,167	141,254	913	0.6	62	68
San Antonio, Texas.....	140,401	141,433	-932	-0.7	63	55
Paterson, New Jersey.....	139,660	138,614	1,046	0.8	64	60
Albany, New York.....	139,677	127,412	12,265	9.6	65	61
Chattanooga, Tennessee.....	128,161	119,798	8,363	7.0	66	67
Trenton, New Jersey.....	121,697	123,356	-1,659	-1.3	67	67
Spokane, Washington.....	122,001	110,614	11,387	10.3	68	70
Kansas City, Kansas.....	121,458	121,857	-399	-0.3	69	66
Fort Wayne, Indiana.....	118,410	114,940	3,470	3.0	70	72
Camden, New Jersey.....	117,630	118,700	-1,070	-0.9	71	68
Pittsburgh, Pennsylvania.....	116,955	116,067	888	0.8	72	63
Pail River, Massachusetts.....	115,428	116,274	-846	-0.7	73	71
Wichita, Kansas.....	114,960	111,110	3,850	3.4	74	77
Wilmington, Delaware.....	112,604	106,507	6,097	5.7	75	80
Gary, Indiana.....	111,710	100,420	11,290	11.2	76	82
Knoxville, Tennessee.....	111,680	105,802	5,878	5.5	77	81
Cambridge, Massachusetts.....	110,870	113,643	-2,773	-2.4	78	74
Reading, Pennsylvania.....	110,568	112,171	-1,603	-1.4	79	70
New Bedford, Massachusetts.....	110,341	112,597	-2,256	-2.0	80	75
Pittsburgh, New Jersey.....	109,012	114,689	-5,677	-4.9	81	73
Tacoma, Washington.....	109,408	106,817	2,591	2.4	82	79
Canton, Ohio.....	108,401	104,906	3,495	3.3	83	83
Tampa, Florida.....	108,391	101,101	7,290	7.2	84	91
Sacramento, California.....	105,958	93,750	12,208	13.0	85	86
Peoria, Illinois.....	105,087	104,969	118	0.1	86	82
Homestead, Massachusetts.....	102,177	103,008	-831	-0.8	87	85
Lowell, Massachusetts.....	101,369	100,234	1,135	1.1	88	91
South Bend, Indiana.....	101,268	104,193	-2,925	-2.8	89	84
Duluth, Minnesota.....	101,065	101,493	-428	-0.4	90	90
Charlotte, North Carolina.....	100,809	82,075	18,734	22.8	91	103
Utica, New York.....	100,518	101,740	-1,222	-1.2	92	89

(C) LESS THAN ONE-TENTH OF ONE PERCENT.

POPULATION PRINCIPAL CITIES OF CANADA

Compiled from the Most Recent Census Figures

ALBERTA

Calgary	83,407
Edmonton	85,774
Lethbridge	13,523
Medicine Hat	9,536

BRITISH COLUMBIA

Nanaimo	6,745
New Westminster	17,524
Prince Rupert	6,326
Vancouver	246,593
Victoria	61,216

MANITOBA

Brandon	17,082
Portage La Prairie	6,597
St. Boniface	14,187
Winnipeg	215,814

NEW BRUNSWICK

Campbelltown	6,505
Fredericton	8,830
Moncton	20,689
St. John	47,514

NOVA SCOTIA

Amherst	7,450
Dartmouth	9,100
Glace Bay	20,706
Halifax	59,275
New Glasgow	8,858
New Waterford	5,615
North Sydney	6,139
Sydney Mines	7,769
Sydney	23,089
Truro	7,901
Yarmouth	7,055

ONTARIO

Barrie	7,776
Belleville	13,790
Brantford	32,274

Brockville	9,736
Chatham	14,569
Cobourg	5,834
Collingwood	5,809
Cornwall	11,126
Eastview	6,686
Fort William	26,277
Galt	14,006
Guelph	21,075
Hamilton	165,000
Ingersoll	5,233
Kenora	6,766
Kingston	23,439
Kitchener	30,793
Lindsay	7,505
London	83,000
Midland	8,920
Niagara Falls	19,046
North Bay	15,528
Orillia	8,183
Osbawa	23,438
Ottawa	168,877
Owen Sound	12,838
Pembroke	9,363
Peterborough	22,327
Port Arthur	19,818
Preston	6,280
St. Catharines	24,753
St. Thomas	15,430
Sarnia	18,191
Sault Ste. Marie	23,045
Smith's Falls	7,103
Stratford	17,742
Sudbury	18,518
Toronto	889,000
Trenton	6,276
Walkerville	10,105
Waterloo	5,669
Welland	10,709
Windsor	63,108
Woodstock	11,395

PRINCE EDWARD ISLAND

Charlottetown	12,357
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QUEBEC

Cap de La Madeleine	6,738
Chleoutimi . . .	11,877
Granby . . .	10,587
Grand 'Mère	6,461
Hull	31,500
Johette	10,765
Lachine	18,630
La Tuque . . .	7,871
Leves	11,724
Montreal	900,000
Quebec	144,727
St. Hyacinthe	13,148

Shawinigan Falls . .	15,315
Sherbrooke . . .	32,500
Sorel	10,320
Thetford Mines . .	10,701
Three Rivers	41,500
Valleyfield	11,411
Verdun . . .	79,000

SASKATCHEWAN

Moos Jaw	19,782
Prince Albert	7,873
Regina	53,389
Saskatoon	43,606

POPULATION OF LARGEST FOREIGN CITIES

City	Country	Popu- lation	City	Country	Popu- lation
Adelaide . .	Australia	321,412	Budapest	Hungary	1,115,877
Alexandria	Egypt	682,101	Buenos Aires	Argentina	2,317,755
Amsterdam .	Netherlands	793,526	Cairo	Egypt	1,307,422
Antwerp			Calcutta	India	1,260,709
(Anvers)... .	Belgium	300,115	Canton	China	861,021
Athens (Athena)	Greece	392,781	Changsha	China	606,972
Bagdad . . .	Iraq	400,000	Chemnitz	Germany	334,563
Bahia (Sao			Chungking	China	635,000
Salvador) . .	Brazil	363,726	Cologne (Köln)	Germany . .	768,426
Baku	U.S.S.R.	809,347	Copenhagen		
Bangalore . .	India	306,470	(Köbenhavn)	Denmark . .	666,269
Bangkok . . .	Thailand		Delhi	India	447,442
(Siam)		691,214	Dnepetrovsk	U.S.S.R.	500,662
Barcelona . .	Spain . .	1,148,129	Dortmund	Germany . .	546,600
Batavia	Java . .	533,015	Dresden	Germany . .	612,143
Belfast	Northern		Dublin . . .	Eire	
Ireland		415,151	(Ireland)		468,000
Berlin, Greater	Germany	4,332,242	Düsseldorf	Germany . .	523,400
Birmingham . .	England	1,029,700	Edinburgh	Scotland . .	468,600
Bombay	India	1,161,383	Essen	Germany . .	659,871
Bradford	England	289,510	Florence		
Bremen	Germany . .	342,113	(Firenze) . . .	Italy . . .	322,535
Breslau	Germany . .	615,006	Foochow	China . . .	322,725
Brisbane	Australia . .	325,890	Frankfort	Germany . .	519,649
Bristol	England	415,100	Genoa		
Brussels			(Genova) . . .	Italy . . .	631,646
(Bruxelles) . .	Belgium . .	191,263	Glasgow . . .	Scotland . .	1,126,000
Bucharest			Gorki	U.S.S.R. . .	641,116
(Bucuresti) . .	Rumania . .	618,162			

<i>City</i>	<i>Country</i>	<i>Popula- tion</i>	<i>City</i>	<i>Country</i>	<i>Popula- tion</i>
The Hague (s'Graven- hage)	Netherlands	482,397	Odessa	U.S.S.R.	604,223
Hamburg	Germany	1,682,220	Osaka, Greater	Japan	3,394,200
Hanchow	China	506,930	Palermo	Italy	411,879
Hankow	China	777,993	Paris	France..	2,829,746
Hanover	Germany	472,627	Peiping	China	1,556,364
Havana (Habana)	Cuba	568,913	Pernambuco (Recife)	Brazil	472,764
Hong Kong	China	944,492	Pireus	Greece...	284,500
Hull	England	319,400	Prague	Czecho- slovakia.	848,823
Hyderabad	India	466,894	Rangoon	Burma..	400,415
Istanbul	Turkey	741,148	Riga	Latvia	393,211
Kharkov	U.S.S.R.	833,432	Rio de Janeiro	Brazil...	1,711,466
Kiev	U.S.S.R.	846,293	Rome	Italy	1,327,000
Kobe	Japan	1,006,100	Rosario	Argentina	511,007
Kyoto	Japan	1,177,200	Rostov	U.S.S.R.	510,253
Lahore	India	429,747	Rotterdam	Netherlands	612,372
Leeds	England	491,880	Santiago	Chile	696,231
Leipzig	Germany	701,606	Sao Paulo	Brazil	1,120,403
Leningrad	U.S.S.R.	3,191,304	Seoul (Keijo)	Korea	404,202
Lisbon (Lisboa)	Portugal	594,390	Shanghai	China	3,489,993
Liverpool	England	836,300	Sheffield	England	518,200
Lodz	Poland	665,200	Singapore	Straits Set.	596,602
London, Greater	England	3,655,000	Soerabaya	Netherlands East Indies	255,124
Lyons	France	570,622	Soochow	China	260,000
Madras	India	647,230	Stalingrad	U.S.S.R.	398,000
Madrid	Spain	1,048,072	Stockholm	Sweden	570,771
Magdeburg	Germany	334,358	Stuttgart	Germany..	452,000
Manchester	England	758,140	Sydney	Australia	1,288,720
Marseilles	France	914,232	Tashkent..	U.S.S.R..	585,005
Melbourne	Australia	1,035,600	Teheran	Iran (Persia)	360,000
Mexico City	Mexico	1,029,968	Tientsin	China	1,292,025
Milan	Italy	1,115,848	Tiflis	U.S.S.R.	519,175
Montevideo	Uruguay	682,664	Tokio, Greater	Japan	6,581,100
Montreal	Canada	900,000	Toronto	Canada	889,000
Moscow (Moskva)	U.S.S.R.	4,137,018	Tsunan	China...	621,039
Mukden	Manchuria	772,017	Turin (Torino)	Italy	629,115
Munich (Munchen)	Germany	828,325	Valencia	Spain...	352,802
Nagoya	Japan	1,249,100	Vienna	Austria	1,918,462
Nankung	China	1,019,148	Wahnsien	China	210,837
Naples (Napoli)	Italy..	865,913	Warsaw	Poland..	1,265,700
Nurnberg.....	Germany..	430,851	West Hamp- shire	England..	259,500
			Yokohama	Japan.....	866,200

LEGAL OR PUBLIC HOLIDAYS IN THE UNITED STATES

Jan. 1—New Year's Day. All the States, Territories, and possessions.

Jan. 20—Inauguration Day. Begun in 1937. It is to be observed every fourth year in the District of Columbia only.

Feb. 12—Lincoln's Birthday. Alaska, Cal., Colo., Conn., Del., Ill., Ind., Iowa, Kan., Ky., Mich., Minn., Mont., Neb., N. J., N. Y., N. Dak., Ore., Pa., S. Dak., Tenn., Tex. (by some banks), Utah, Wash., W. Va. (by some banks), Wyo., Puerto Rico (by some banks), and the Virgin Islands.

Feb. 22—Washington's Birthday. All the States, Territories, and possessions.

March or April—Good Friday (Friday before Easter). Conn., Del., Fla., La., Md., Minn., N. J., N. Dak., Pa., Tenn., Canal Zone, Philippines, Puerto Rico, and the Virgin Islands.

May 30—Decoration or Memorial Day. All the States and possessions, except Ala., Fla., Ga., La., Miss., N. Car., and S. Car.

July 4—Independence Day. All the States, Territories, and possessions.

September—Labor Day (1st Monday in September). All the States and Territories.

Oct. 12—Columbus Day. Ala., Ark. (by some banks), Ariz., Cal., Colo. (by some banks), Conn., Del., Fla., Ga., Idaho, Ill., Ind., Kan. (by some banks), Ky., La., Md., Mass., Mich. (by some banks), Mont., Neb., Nev., N. J., N. M. (by some banks), N. Y., N. Dak., Ohio, Ore., Pa., R. I., Tex., Utah, Vt., Va., Wash., W. Va. (by some banks), Wis., Wyo., Canal Zone, and Puerto Rico.

November—General Election Day (1st Tuesday after 1st Monday in November). N. J., N. Y., Pa., Va., and a half holiday in Ohio.

Nor. 11—Armistice Day. All the States, Territories, and possessions.

November—Thanksgiving Day (last, or second last Thursday in November). All the States, Territories, and possessions.

Dec. 25—Christmas Day. All the States, Territories, and possessions.

LONGITUDE AND THE DIFFERENCE IN TIME AT DIFFERENT PLACES

The earth's circumference (which has the form of a circle) at the equator is (3.1416×7926) , 24,900 miles; which divided by 360, gives 69.17 miles for 1 degree of longitude at the equator. Leaving the equator, degrees of longitude gradually diminish, since all meridians converge at the poles. Thus, 1 degree of longitude, at 10 degrees of latitude, is 68.1 miles; at 20 degrees, 65 miles; at 30 degrees, 59.9 miles; at 40 degrees, 53 miles; at 50 degrees, 44.5 miles; at 60 degrees, 34.6 miles; at 70 degrees, 23.7 miles; at 80 degrees, 12 miles; at 90 degrees, 0.

Imaginary lines running north and south, through these degrees, from pole to pole, are called *meridians*. Those running east and west are called *parallels*.

One meridian which runs through Greenwich, near London, England, is called the *prime meridian*, and all the other meridians are reckoned as east or west of it.

Longitude is distance east or west of the prime meridian. When we say that the longitude of Paris is $2^{\circ} 20'$ East, we mean that the meridian running through Paris is $2^{\circ} 20'$ east of the prime meridian, that runs through Greenwich, England. The longitude of Washington, D. C., is $77^{\circ} 7'$ West. That means that the meridian which passes through Washington is $77^{\circ} 7'$ west of the prime meridian.

The longitude of a place tells in degrees, minutes, and seconds, the distance it is east or west of the prime meridian.

RULE—To find the difference of time between two places, when the difference of longitude is known, or vice versa, multiply the given longitude, expressed in degrees, by 4. This gives the equivalent time in minutes. Dividing the given time, expressed in minutes, by 4, gives the equivalent longitude in degrees.

EXAMPLE The difference of longitude between Boston and San Francisco is nearly $51\frac{1}{4}^{\circ}$, what is the difference of time?

$51\frac{1}{4} \times 4 = 205$. 205 minutes equal 3 hours and 25 minutes. Ans 3 hours and 25 minutes

The difference of time between London and New York is 4 hours and $55\frac{1}{2}$ minutes, what is the difference of longitude?

4 hours and $55\frac{1}{2}$ minutes equals $295\frac{1}{2}$ minutes. $295\frac{1}{2} \div 4 = 73\frac{3}{8}$. Ans. $73\frac{3}{8}^{\circ}$.

MEASURES OF TIME

The unit of time measurement is the same among all nations. Practically, it is 1-86400 of the mean solar day, but really, it is a perfectly arbitrary unit, as the length of the mean solar day is not constant for any two periods of time. There is no constant natural unit of time.

Time measures are used in telling the time of day, in problems in longitude and time, in figuring interest on notes and bills, and in numerous other ways.

TABLE OF THE DIVISIONS OF TIME

60 seconds (sec.)	= 1 minute (min.)
60 minutes	= 1 hour (hr.)
24 hours	= 1 day (da.)
7 days	= 1 week (wk.)
30 days	= 1 commercial month (mo.)
52 weeks	= 1 year (yr.)
12 months	= 1 year
360 days	= 1 commercial year
365 days	= 1 common year
366 days \	= 1 leap year
100 years	= 1 century

Century	Years	Months	Days	Hours	Minutes
1	= 100	= 1,200	= 36,500	= 876,000	= 52,560,000

Centennial years exactly divisible by 400, and other years exactly divisible by 4, are *leap years*.

WHY WE HAVE LEAP YEAR

The average time it takes the earth to revolve once around the sun (one year) is 365 days, 5 hours, 48 minutes, 47.8 seconds, or about $365\frac{1}{4}$ days.

The change in the length of the mean sidereal day, *i. e.*, of the time of the earth's rotation upon its axis, amounts to 0.01252 seconds in 2400 mean solar years.

Instead of reckoning this part of a day each year, it is disregarded, and an addition is made when this amounts to one day, which is very nearly every fourth year. This addition of one day is made to the month of February. Since the part of a day that is disregarded when 365 days are considered as a year, is a little less than one

quarter of a day, the addition of one day every fourth year is a little too much, and, to correct this excess, addition is made to only every fourth centennial year.

STANDARD TIME

Standard time refers to time which differs from Greenwich mean time by whole hours.

The earth revolves on its axis from west to east, nearly 17.3 miles in 1 minute at the equator; at the latitude of New Orleans, nearly 15 miles in 1 minute; at Memphis, 14 miles; at Chicago, 13 miles; at London, 10.8 miles; at Leningrad, 8.6 miles. That is, a watch would gain one minute going west, or lose one minute going east that distance, in the latitudes of the respective cities.

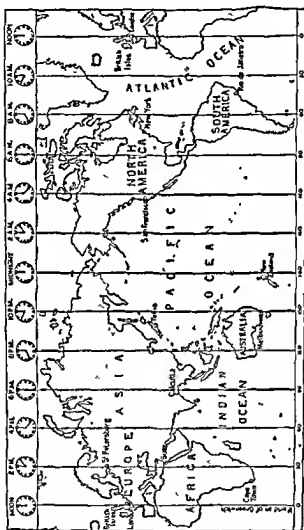
The globe is divided into zones of 15 degrees or one-hour breadth, the Greenwich meridian being in the center of the zero zone. Thus, Belgium and Netherlands (since 1892) keep Greenwich time; Denmark, Sweden, Switzerland (1894), Austrian railroads, Germany, and Italy (1893) keep the time of longitude 15 degrees East—i.e., one hour earlier than Greenwich. In the United States, four zones are distinguished. The corresponding times are distinguished as *Eastern* ($67\frac{1}{2}$ to $82\frac{1}{2}$ degrees), *Central* ($82\frac{1}{2}$ to $97\frac{1}{2}$ degrees), *Mountain* ($97\frac{1}{2}$ to $112\frac{1}{2}$ degrees), and *Pacific* ($112\frac{1}{2}$ to $127\frac{1}{2}$ degrees) times.

New York people are in the Eastern Time Belt. If they rise at six o'clock in the morning, they will be up a whole hour before Chicago people, who get up at the same reading of the clock.

Thus, each day begins an hour sooner in New York than in Chicago, two hours before Denver, and three hours before San Francisco.

Standard time in Japan is nine hours earlier than Greenwich time.

In the western parts of Canada, the twenty-four-hour, system has been adopted, under which four P. M. becomes sixteen o'clock and so on. Steps are being taken to introduce it generally in India, Belgium, and the United States. It is of special convenience in the construction of railroad time tables; and it has long been used by the Italians and by astronomers.



The Comparative Time Zones of the World

TABLE OF THE TIME DIFFERENCES

When it is 12 o'clock noon, United States Eastern Standard Time, the time is as follows in the list of cities following (Daylight Saving Time is one hour earlier than Standard Time).

Amsterdam.	5 20 P. M.	Lima	12 00 NOON
Athens	7 00 P. M.	Liverpool	5 00 P. M.
Bangkok	12 00 MID.	London	5 00 P. M.
Belfast	5 00 P. M.	Madrid	5 00 P. M.
Berlin	6 00 P. M.	Manila	1 00 A. M.*
Bogota	12 03 P. M.	Mexico City	11 00 A. M.
Bombay	10 30 P. M.	Montevideo	1 30 P. M.
Bremen	6 00 P. M.	Montreal	12 00 NOON
Brussels	5 00 P. M.	Moscow	7 00 P. M.
Budapest	6 00 P. M.	Oslo	6 00 P. M.
Buenos Aires	1 00 P. M.	Paris	5 00 P. M.
Calcutta	10 53 P. M.	Rio de Janeiro	2 00 P. M.
Cape Town	7 00 P. M.	Rome	6 00 P. M.
Copenhagen	6 00 P. M.	Shanghai	1 00 A. M.*
Danzig. . .	6 00 P. M.	Singapore	12 00 MID.
Delhi . . .	10 30 P. M.	Stockholm	6 00 P. M.
Dublin. . .	5 00 P. M.	Sydney (N. S. W.)	3 00 A. M.*
Geneva . . .	6 00 P. M.	Teheran	8 00 P. M.
Havana . .	12 00 NOON	Vancouver	9 00 A. M.
Havre	5 00 P. M.	Vienna	6 00 P. M.
Honolulu	6 30 A. M.	Warsaw	6 00 P. M.
Hong Kong.	1 00 A. M.*	Yokohama	2 00 A. M.*
Istanbul	7 00 P. M.	Zurich	6 00 P. M.

Times marked * are in the morning of the following day.

Time Differences Among U. S. Cities

Corresponding to twelve noon, Eastern Standard Time

Atlanta, Ga. . .	11 00 A. M.	Louisville, Ky.	11 00 A. M.
Baltimore, Md. .	12 00 NOON	Memphis, Tenn..	11 00 A. M.
Birmingham, Ala.	11 00 A. M.	Milwaukee, Wis.	11 00 A. M.
Boston, Mass. .	12 00 NOON	Minneapolis, Minn. .	11 00 A. M.
Buffalo, N. Y..	12 00 NOON	New Orleans, La.	11 00 A. M.
Charleston, S. C.	12 00 NOON	New York, N. Y.	12 00 NOON
Chicago, Ill.	11 00 A. M.	Norfolk, Va.	12 00 NOON
Cincinnati, Ohio. .	12 00 NOON	Omaha, Neb.	11 00 A. M.
Cleveland, Ohio . . .	12 00 NOON	Philadelphia, Pa.	12 00 NOON
Dallas, Tex.	11 00 A. M.	Pittsburgh, Pa. . .	12 00 NOON
Denver, Col.	10 00 A. M.	Richmond, Va. .	12 00 NOON
Detroit, Mich.	12 00 NOON	Salt Lake City, U. . .	10 00 A. M.
El Paso, Tex.	10 00 A. M.	San Francisco, Cal. .	9 00 A. M.
Galveston, Tex.	11 00 A. M.	Savannah, Ga. . .	12 00 NOON
Indianapolis, Ind. . . .	11 00 A. M.	Seattle, Wash.	9 00 A. M.
Kansas City, Mo.	11 00 A. M.	St. Louis, Mo.	11 00 A. M.
Los Angeles, Cal.	9 00 A. M.	Washington, D. C. . .	12 00 NOON

TIME AND ITS VARIATIONS

Points at which the principal railroads change time

BETWEEN EASTERN AND CENTRAL STANDARD TIME ZONES

Time-breaking points	Railroads	Longitude west of Greenwich	Minutes of time east or west of normal time-breaking line	Minutes by which local mean time differs from standard time
Buffalo, N. Y.	New York Central	74 51	14½ E	44½ fast of Central
Detroit, Mich.	Mich. Central Grand Trunk Wabash	83 01	2 W	32 slow of Eastern
Lima, Ohio	Pennsylvania Lines	80 00	10 E	40 fast of Central
Holloway, Ohio	Baltimore & Ohio	81 09	5½ E	35½ fast of Central
Wheeling, W. Va.	do	80 45	7 E	37 fast of Central
New Castle Junction, Pa.	do	80 24	8½ F	34½ fast of Central
Erie, Pa.	Pennsylvania Lines	80 04	9½ E	39½ fast of Central
Marion, Ohio	do	83 04	2½ W	32½ slow of Eastern
Dartmouth, Ohio	do	84 10	6½ W	36½ slow of Eastern
Parkersburg, W. Va.	Baltimore & Ohio	81 34	3½ F	33½ fast of Central
Kenova, W. Va.	do	82 34	1½ W	30½ slow of Eastern
Huntington, W. Va.	Chesapeake & Ohio	82 16	1 E	30½ fast of Central
Wilkeson, W. Va.	Norfolk & Western	82 14	1 E	31 fast of Central
Norton, Va.	N. & W., L. & N.	82 37	5½ W	30½ slow of Eastern
Bristol, Tenn. Va.	N. & W., Southern	82 12	1 E	31 fast of Central
Asheville, N. C.	Southern	82 32	6	30 fast of Central
Columbia, S. C.	Seaboard Air Line	81 05	5½ F	35½ fast of Central
Atlanta, Ga.	Southern Seaboard	84 23	7½ W	37½ slow of Eastern
Central Junction, Ga.	A. C. L. Southern	81 04	5½ E	35½ fast of Central
Augusta, Ga.	Ga. Cent. of Ga. Southern C. & W. C.	81 58	2½ E	32 fast of Central

BETWEEN CENTRAL AND MOUNTAIN STANDARD TIME ZONES

Fortal, N. Dak.	M., S. P. & S. St. M.	102 35	20½ W	50½ slow of Central
Williston, N. Dak.	Great Northern	103 34	24½ W	54½ slow of Central
Mandan, N. Dak.	Northern Pacific	100 53	13½ W	43½ slow of Central
Mohr, Wyo., S. Dak.	C. M. & St. P.	100 25	11½ W	41½ slow of Central
Rapid City, S. Dak.	do	103 12	2½ W	53 slow of Central
Pierre, S. Dak.	Chicago & North W.	100 20	11½ W	41½ slow of Central
Long Pine, Neb.	do	99 40	8½ W	38½ slow of Central
Allamore, Neb.	C. R. & Q.	102 51	21½ W	51½ slow of Central
Curtis, Neb.	do	100 30	12 W	51½ slow of Central
McCook, Neb.	do	100 37	12½ W	52 slow of Central
Phillipsburg, Kans.	C. R. I. & P.	99 19	7½ W	47½ slow of Central
Tucuman, N. Mex.	do	103 43	25 W	55 slow of Central
North Platte, Neb.	Union Pacific	100 46	13 W	43 slow of Central
Plainville, Kans.	do	99 17	7 W	37 slow of Central
Ellis, Kans.	do	99 34	8½ W	34½ slow of Central
Houston, Kans.	Missouri Pacific	98 47	5 W	25 slow of Central
Scott City, Kans.	A. T. & S. F.	100 56	13½ W	43½ slow of Central
Dodge City, Kans.	do	100 01	10 W	40 slow of Central
Clover, N. Mex.	do	103 13	23 W	53 slow of Central
Pecos, Tex.	A. T. & R. F. Tex. Pac.	103 31	24 W	54 slow of Central
Sizala, N. Mex.	Colo. S. F., W. & D. C.	103 03	22 W	52 slow of Central
El Paso, Tex.	Texas Pacific	106 29	35 W	65 slow of Central
Do	Gal. Har. & San A.	106 29	37 W	67 slow of Central

BETWEEN MOUNTAIN AND PACIFIC STANDARD TIME ZONES

Troy, Mont.	Great Northern	115 54	13½ W	43½ slow of Mountain
Paradise, Mont.	Northern Pacific	114 47	9 W	39 slow of Mountain
Huntington, Wyo.	O. S. L., O. W. R. & N.	117 15	19 W	49 slow of Mountain
Avery, Idaho	C. M. & St. P.	115 48	13 W	43 slow of Mountain
Coden, Utah	Union Pacific S. Pac.	111 59	2 E	32 fast of Pacific
Salt Lake City, Utah	D. & R. G. W. Pac.	111 31	2½ E	32½ fast of Pacific
Caliente, Nev.	S. P., L. A. & Salt Lake	114 31	8 W	38 slow of Mountain
Bellevue, Ariz.	A. T. & S. F.	112 50	1½ W	31½ slow of Mountain
Parker, Ariz.	do	116 17	7 W	37 slow of Mountain
Tuma, Ariz.	Southern Pacific	114 37	8½ W	38½ slow of Mountain

TIME ON SHIPBOARD

The twenty-four hours are divided on board ship into seven parts, and the crew is divided into two parts or watches, designated *port* and *starboard* watches. Each watch is on duty four hours, except from four to eight p. m., which time is divided into two watches of two hours each, called *dog watches*, by means of which the watches are changed every day, and each watch gets a term of eight hours' rest at night. First watch, eight p. m. to midnight; middle watch, midnight to four a. m.; morning watch, four to eight a. m.; forenoon watch, eight a. m. to noon; afternoon watch, noon to four p. m.; first dog watch, four to six p. m.; second dog watch, six to eight p. m. The bell is struck every half hour to indicate the time, as follows:

1 bell.....	12:30 A.M.	1 bell.....	12:30 P.M.
2 bells.....	1:00 A.M.	2 bells.....	1:00 P.M.
3 bells.....	1:30 A.M.	3 bells.....	1:30 P.M.
4 bells.....	2:00 A.M.	4 bells.....	2:00 P.M.
5 bells.....	2:30 A.M.	5 bells.....	2:30 P.M.
6 bells.....	3:00 A.M.	6 bells.....	3:00 P.M.
7 bells.....	3:30 A.M.	7 bells.....	3:30 P.M.
8 bells.....	4:00 A.M.	8 bells.....	4:00 P.M.
1 bell.....	4:30 A.M.	1 bell.....	4:30 P.M.
2 bells.....	5:00 A.M.	2 bells.....	5:00 P.M.
3 bells.....	5:30 A.M.	3 bells.....	5:30 P.M.
4 bells.....	6:00 A.M.	4 bells.....	6:00 P.M.
5 bells.....	6:30 A.M.	1 bell.....	6:30 P.M.
6 bells.....	7:00 A.M.	2 bells.....	7:00 P.M.
7 bells.....	7:30 A.M.	3 bells.....	7:30 P.M.
8 bells.....	8:00 A.M.	4 bells.....	8:00 P.M.
1 bell.....	8:30 A.M.	1 bell.....	8:30 P.M.
2 bells.....	9:00 A.M.	2 bells.....	9:00 P.M.
3 bells.....	9:30 A.M.	3 bells.....	9:30 P.M.
4 bells.....	10:00 A.M.	4 bells.....	10:00 P.M.
5 bells.....	10:30 A.M.	5 bells.....	10:30 P.M.
6 bells.....	11:00 A.M.	6 bells.....	11:00 P.M.
7 bells.....	11:30 A.M.	7 bells.....	11:30 P.M.
8 bells.....	12:00 noon	8 bells.....	12:00 night

THE CALENDAR

The reckoning of time among the ancients was very inaccurate. This was due to their ignorance of astronomy, and also to changes that were made from time to time for political reasons. The calendar was reformed by Julius Caesar, 46 B. C., who made the year consist of $365\frac{1}{4}$ days, adding one day every fourth year. In 1582 the error in the calendar established by him had increased to 10 days; that is, too much time had been reckoned as a year, until the civil year was 10 days behind the solar year. To correct this error, Pope Gregory XIII decreed that 10 days should be stricken from the calendar, that the day following the 3d day of October, 1582 should be made the 14th, and that henceforth only those centennial years should be leap years which are divisible by 400.

Most Catholic countries adopted the Gregorian Calendar soon after it was established. Great Britain did not adopt it until 1752, when the error amounted to 11 days. By act of Parliament, the 3d of September was called the 14th. The civil year by the same act was made to commence on the 1st of January, instead of the 25th of March, as was previously the case.

Dates reckoned by the Julian calendar are called *Old Style* (O.S.), and those reckoned by the Gregorian calendar are called *New Style* (N.S.). The difference now amounts to 12 days.

PERPETUAL CALENDAR

To find the day of the week for any given date:

1. Take the last two figures of the year, add one fourth of them (neglecting remainder). Thus: $1949 = 49 + 12 = 61$.

2. Add for the month, if for January or October, 1; May, 2; August, 3; February, March, or November, 4; June, 5; September or December, 6; April or July, 0; if leap year (that is, if it be divisible by 4 without remainder), January, 0; February, 3.

3. Add the day of the month.

Divide the sum of these three by 7, and the remainder gives the number of the day of the week.

Thus:—What day of the week was July 15th, 1908?

$$1. 8 + 2 = 10$$

$$2. \text{July} = 0$$

$$3. 15\text{th} = 15$$

$$25 = 7 \times 3 + 4$$

4th day of the week = Wednesday.

What day of the week was December 25th, 1905?

$$1. 5 + 1 = 6$$

$$2. \text{Dec.} = 6$$

$$3. 25\text{th} = 25$$

$$37 = 7 \times 5 + 2$$

2nd day of the week = Monday.

The above applies only to the twentieth century. For the nineteenth century, add 2; for the twenty-first century, 6; for the eighteenth century, 4.

EASTER DATES—1940 TO 1950

1940	March 24	1945	April 1
1941	April 13	1946	April 21
1942	April 5	1947	April 6
1943	April 25	1948	March 28
1944	April 9	1949	April 17
1950		April 9	

WEATHER FORECASTING

Modern, scientific weather forecasting is based on the accumulated records of many years of accurate observation of existing weather conditions. These records, or an abstract of them for a given period, combined with the observation and measurement of moving air masses, precipitation, humidity and other meteorological factors for the same period, will provide a reasonable basis for the forecasting of weather conditions for a period not exceeding seventy-two consecutive hours.

Thus, if an examination of the accumulated records shows that the period covering, for example, the last two weeks of April, has been cold and cloudy, with intermittent rainfall, and the meteorological measurements show a movement of cold air masses toward a given locality, and other factors tending toward cold, damp weather, it is reasonable to forecast such weather for that locality and period.

Geographic location is also an important factor in weather forecasting, the climatic conditions of places in the same plane of

latitude differing from each other according to their altitude and nearness to large bodies of water.

The pressure of the atmosphere, which is exerted in every direction, varies with the changes in weather and is often manifested before the actual change takes place. In 1643 a Florentine named Torricelli observed this phenomenon and invented an instrument to record such changes. This is the barometer, which is a graduated glass tube, about 34 inches long, filled with mercury. One end of the tube is sealed and the open end is placed in a cup containing mercury. As the pressure of the atmosphere changes, that is, as the air becomes heavier or lighter according as it becomes charged with moisture or not, the column of mercury will rise or fall and since such changes occur some time before the actual weather condition prevails, a falling barometer will foretell a change from fair, to windy and wet weather. At sea level, and under ordinary conditions, the height of the column of mercury rests at about 30 inches.

Another form of the same instrument is the aneroid barometer in which the atmospheric pressure bends or distorts a thin metal strip or tube, causing an indicator to move accordingly over the face of a dial.

With an aneroid barometer and a weather vane to show the direction of the wind, forecasts of weather can be made for periods covering twelve hours to two days. Thus, if the wind is from the south to southeast and the barometer is descending rapidly from a high point on its scale, increasing wind with rain may be expected within 12 to 24 hours. If the wind is blowing, or shifting, from southwest to northwest and the barometer is rising rapidly from a point high on its scale, the forecast would be for fair weather, followed by rain and warmer weather within two days. A low barometer rapidly rising, with the wind shifting to the west indicates clear, cold weather to come.

Differences between the atmospheric pressure in summer and winter must also be taken into consideration when plotting forecasts. Thus, in summer, if the wind is from the east to northeast and the barometer is high but falling slowly, then fair weather with light winds may be expected. However, the same barometric reading and wind conditions in winter would predict rain within 24 hours.

The United States Department of Agriculture maintains weather bureaus throughout the country and in the territories and possessions for the collection, classification, and dissemination of information pertaining to the weather, and releases a series of daily reports concerning the weather and its changes. Such last-minute information about the weather is of extreme importance to aviation and for this reason, many weather bureaus are located at airports and are thus able to keep the pilots of airplanes in flight informed, by radio, of any sudden and unexpected changes. The aviators also keep the weather bureaus informed of all weather conditions encountered during a flight. Forecasting is thus made speedier and more accurate since an airplane pilot can inform the weather bureau at the Cleveland airport, for example, of changes in wind direction, or a sudden rise or drop in temperature or atmospheric pressure in the region of Kansas City (if he is flying over that point) many hours before such changes could be recorded on the instruments in Cleveland, or any other city toward which the disturbance happened to be moving.

INTERESTING FACTS AND FIGURES ABOUT THE EARTH

The Oceans (approximate square miles)

Atlantic.....	41,322,000	Arctic	5,400,000
Pacific	70,634,000	Antarctic.....	5,610,000
Indian	28,000,000		

The Seas

Mediterranean Sea	1,007,220	North Sea	220,000
Bering Sea.....	864,555	Red Sea	178,000
Caribbean Sea... ..	750,000	Black Sea	168,500
Gulf of Mexico.....	716,000	Caspian Sea , . . .	168,400
Sea of Okhotsk... ..	582,000	Baltic Sea	160,000
Yellow Sea	480,000	Gulf of St. Lawrence... ..	101,075
China Sea	472,210	Persian Gulf	88,600
Hudson Bay	472,000	English Channel.	30,000
Japan Sea	405,000	Dead Sea... ..	370
Andaman Sea.....	300,000		

World Dimensions

Diameter of the Equator	7,926 68 miles
Diameter of either Pole	.	7,899 99 miles
Mean diameter		7,819 00 miles
Circumference of the Equator		24,902 37 miles
Surface area		196,950,284 square miles
Water area		139,950,284 square miles
Land area		57,000,000 square miles

The Great Lakes

Lake	Length	Breadth	Depth	Area (U. S.)	Area (Canada)
Superior	350 miles	160 miles	1,290 feet	20,710 sq. mi.	11,110 sq. mi.
Michigan	307 miles	118 miles	923 feet	22,400 sq. mi.	—
Huron	206 miles	101 miles	750 feet	8,110 sq. mi.	13,900 sq. mi.
Erie	241 miles	57 miles	210 feet	4,990 sq. mi.	4,950 sq. mi.
Ontario	193 miles	53 miles	774 feet	3,560 sq. mi.	3,980 sq. mi.

PRINCIPAL LAKES OF THE
WORLD

(in Square Miles)

Superior, North America	31,830
Victoria, Africa	26,000
Huron, North America	23,010
Michigan, United States	22,400
Great Bear, Canada	14,000
Baikal, Siberia	13,200
Tanganyika, Africa	12,700
Great Slave, Canada	10,719
Chad, Africa	10,400
Nyasa, Africa	10,231
Erie, North America	9,940
Winnipeg, Canada	9,400
Ontario, North America	7,540
Ladoga, U. S. S. R.	7,000
Onega, U. S. S. R.	3,700
Rudolf, Africa	3,000
Nicaragua, Central America	2,975
Athabasca, Canada	2,850
Wener, Sweden	2,200
Bangweulu, Africa	2,000
Albert Nyanza, Africa	1,800
Lake of the Woods, Canada	1,500

THE WORLD'S PRINCIPAL
RIVERS

(in Miles)

Mississippi-Missouri, U. S.	4,221
Nile, Africa	4,000
Amazon, South America	3,900
Ob, Siberia	3,200
Yangtze, China	3,100
Missouri, United States	2,945
Congo, Africa	2,900
Amur, Asia	2,900
Lena, Siberia	2,860
Yenusei, Siberia	2,800
Hoang-ho, China	2,700
Niger, Africa	2,600
Mackenzie, Canada	2,525
Mekong, Thailand (Siam)	2,500
Mississippi, United States	2,486
Parana, South America	2,450
Yukon, Alaska	2,300
Volga, U. S. S. R.	2,300
La Plata, South America	2,300
Colorado, United States	2,000
Madeira, South America	2,000
St. Lawrence, Canada	1,900

The World's Principal Rivers—(Cont.)

(in Miles)

Sao Francisco, Brazil	1,800
Salwin, Burma	1,760
Danube, Europe	1,725
Orinoco, South America	1,700
Euphrates, Asia	1,700
Indus, India	1,700
Brahmaputra, Asia	1,680
Si-Kiang, China	1,650
Rio Grande, United States	1,650
Zambezi, Africa	1,600
Ganges, India	1,540
Paraguay, South America	1,500
Murray, Australia	1,500
Arkansas, United States	1,460
Rio Negro, South America	1,400
Ural, U. S. S. R.	1,400
Dnieper, U. S. S. R.	1,400
Orange, Union of South Africa	1,300

Sangay, Ecuador	17,464
Karlesimbi, Africa	14,683
Erebus, Antarctic	13,300
Colima, Mexico	13,092
Mauna Loa, Hawaii	12,675
Fuji, Japan	12,395
Semeru, Java	12,044
Luse, Sumatra	12,000
Irazu, Costa Rica	11,200
Etna, Sicily	10,740
Lassen, United States	10,570
Ruapehu, New Zealand	9,176
Shishaldin, Alaska	8,952
Calson, Philippines	8,192
Oras-fa-jokull, Iceland	6,424
Pelee, Martinique	4,430
Vesuvius, Italy	4,300
Kilauea, Hawaii	4,100
Soufriere, St. Lucia	4,000
Stromboli, Lipari 1	3,022

THE WORLD'S GREAT RIVER
BASINS

(in Square Miles)

Amazon, South America	2,772,000
Congo, Africa	1,425,000
Nile, Africa	1,293,000
Mississippi, United States	1,290,000
La Plata, South America	1,198,000
Ob, Siberia	1,125,000
Yenisei, Siberia	980,000
Lena, Siberia	895,000
Yangtze, China	689,000
Mackenzie, Canada	682,000
Volga, U. S. S. R.	692,000
Ganges and Brahmaputra, Asia	588,000
Niger, Africa	684,000
Rio Grande, North America	232,000

IMPORTANT ACTIVE
VOLCANOES

Cotopaxi, Ecuador	19,488
San Pedro y Pablo, Bolivia	19,423

HIGHEST PEAKS IN AFRICA

(in Feet)

Kibo, Tanganyika	19,718
Kenya, Kenya	17,193
Mawenzi, Tanganyika	18,889
Ruwenzori, Belgian Congo	16,750
Ras Dashan, Ethiopia	15,150
Jabal Ayashi, Morocco	14,000

HIGHEST PEAKS IN N. AMERICA

McKinley, Alaska	20,299
Logan, Canada	19,850
Orizaba, Mexico	18,564
St. Elias, Alaska	18,008
Popocatepetl, Mexico	17,543
Lucania, Canada	17,147
Whitney, California	14,496
Rainier, Washington	14,403
Massive, Colorado	14,404
Pike's, Colorado	14,110
Clingman's Dome, North Caro- lina	6,642
Washington, New Hampshire	6,283
Mt. Marcy, New York	6,344

HIGHEST PEAKS IN S. AMERICA

Aconcagua, Chile-Argentina	22,834
Sahama, Bolivia	22,349
Mercedario, Chile	22,302
Huascan, Peru	22,188
Llullayacu, Chile	21,500
Chimborazo, Ecuador	20,702
Cotopaxi, Ecuador	19,488

HIGHEST PEAKS IN ASIA

Everest, Nepal	29,141
Kangchenjunga, India	28,225
Godwin-Austen, India	28,251
Makalu, India	27,790
Nanga Parbat, India	26,661
Dwahalagiri, India	26,795
Tiratch-Mir, Afghanistan	25,400
Ulag Mustagh, Tibet	25,300
Tengr Khan, China	24,132

Ararat, Turkey	16,915
Arjias Dagb, Turkey	12,565
Khutchev, Kamchatka	15,750

HIGHEST PEAKS IN EUROPE

Elbrus, Soviet Union	18,465
Mont Blanc, Italy	15,781
Monte Rosa, Italy-Switzerland	15,217
Matterhorn, Switzerland-Italy	14,780
Jungfrau, Switzerland	13,671
Maladetta, France-Spain	11,165

OTHER HIGH PEAKS

Mt. Thorvald Nilson, Antarctica	15,400
Kinabalu, Borneo	13,455
Cook, New Zealand	12,349
Tina, Dominican Republic	10,300
Kosciusko, Australia	7,382

THE NAMES OF STATES AND TERRITORIES AND THEIR MEANING

- Alabama, Creek Indian, "I open or clear the thicket."
 Alaska, Eskimo, "great country."
 Arizona, Aztec Indian, "small spring." Also a shortened form of *Arida-Zona*, meaning "dry belt."
 Arkansas, Algonquin Indian, name of Quapaw Indians.
 California, Spanish, "hot furnace."
 Colorado, Spanish, "red."
 Connecticut, Indian, "long river."
 Delaware, named in honor of Lord de la Warr.
 District of Columbia, named after Columbus.
 Florida, Spanish, "Feast of Flowers."
 Georgia, in honor of George II of England.
 Hawaii, English spelling of *Owhyhee*.
 Idaho, Indian, "light on the mountain."
 Illinois, Indian, "river of men."
 Indiana, named after the Indians.
 Iowa, Sioux Indian, "sleepy ones."
 Kansas, Indian, name of a Sioux tribe.
 Kentucky, Iroquois Indian, "tomorrow" or "land of tomorrow."
 Louisiana, named for Louis XIV of France.

- Maine, from the province of Maine, in France.
- Maryland, named for Henrietta Maria, queen of Charles I of England.
- Massachusetts, Algonquin Indian, "place of great hills."
- Michigan, Indian, "great water."
- Minnesota, Sioux Indian, "sky-tinted water."
- Mississippi, Algonquin Indian, "fish river."
- Missouri, Indian, name of a Sioux tribe
- Montana, Spanish, "mountainous."
- Nehraska, Omaha Indian, "wide river."
- Nevada, Spanish, "snow covered."
- New Hampshire, from Hampshire county, England.
- New Jersey, named after the Island of Jersey.
- New Mexico, Aztec, from a name of a Mexican war-god.
- New York, in honor of the Duke of York.
- North Carolina, originally called Carolina, in honor of Charles IX of France.
- North Dakota, Sioux Indian, "alliance of friends."
- Ohio, Iroquois Indian, "great."
- Oklahoma, Choctaw Indian, "red people."
- Oregon, Spanish, "big-eared (Indian) men" or Shoshone Indian, "place of plenty."
- Pennsylvania, named after William Penn.
- Philippines, Spanish, in honor of King Philip II of Spain.
- Puerto Rico, Spanish, "rich port."
- Rhode Island, from the Island of Rhodes in the Mediterranean.
- South Carolina, see *North Carolina*.
- South Dakota, see *North Dakota*.
- Tennessee, Cherokee Indian, name of an Indian town.
- Texas, Indian, "friends" or "allies."
- Utah, Ute Indian, name of a Ute tribe.
- Vermont, French, "green mountain."
- Virginia, in honor of Elizabeth, the "Virgin Queen."
- Washington, named after George Washington.
- West Virginia, see *Virginia*.
- Wisconsin, Indian, an Indian name.
- Wyoming, after Wyoming Valley, Pennsylvania, "mountains and valleys alternating."

THE NICKNAMES OF THE STATES

Alabama—"The Cotton State," from its chief production. Also, "The Lizard State."

Alaska—(Territory) "The Eldorado of the North."

Arizona—"The Sunset State." Also, "The Apache State."

Arkansas—"The Bear State," because bears swarmed in its bayous during its early history. Also, "The Bowie State."

California—"The Eldorado State," or "The Golden State."

Colorado—"The Centennial State," as being admitted into the Union in 1876, the Centennial Year. Also, "The Silver State."

Connecticut—"The Nutmeg State," because its people were humorously said to have been so enterprising as to have made nutmegs out of wood, and then palmed them off on unsuspecting purchasers. Also, "The Constitution State."

Delaware—"The Blue Hen State." During the Revolution the commander of a brigade in Delaware was a veteran cockfighter, who always bet on "the blue hen's chickens." Thence, the name came to be applied to the members of his brigade, and finally to the State itself. Also, "The Diamond State," as small and precious.

Florida—"The Everglade State"; but oftener "The Flowery State," from its name.

Georgia—"The Cracker State," from the crackers, or poor whites who inhabit it. Also, "The Buzzard State."

Idaho—"The Gem State."

Illinois—"The Sucker State," so called in derision by the Missourians. Also, "The Prairie State."

Indiana—"The Hoosier State," from the word "hoosier," applied by the merchants of New Orleans to Indiana boatmen because of their boisterous manners and perpetual bragging. [Creole-French.]

Iowa—"The Hawkeye State," so named from an Indian Chief, Black Hawk, who figured in its early history.

Kansas—Known as "The Central State" from its geographical position, and also because in the history of the Union the Kansas struggle hastened the climax in politics. Also, "The Sunflower State," or "The Jayhawk State."

- Kentucky—"The Bluegrass State," because of its magnificent pastures. Also, "The Corneraker State."
- Louisiana—"The Creole State," because of the large number of Creoles among its population. Also, "The Pelican State."
- Maine—Generically known as "Down East," and is also called "The Lumber State" from its extensive forests; or, more poetically, "The Pine Tree State."
- Maryland—Because in Colonial Days it refused to alter its boundaries to please Lord Baltimore and William Penn, it received the nickname of "The Old Line State." Also, "The Cockade State."
- Massachusetts—Called "The Old Bay Colony" in very early times. Hence, after it became a State it was styled "The Bay State," or "The Old Colony State."
- Michigan—"The Lake State," because of its geographical position. Also, "The Wolverine State."
- Minnesota—"The Gopher State," because it contains so many of these little animals. Also, "The North Star State."
- Mississippi—"The Bayou State," from the numerous bayous or channels which enter it from the Gulf of Mexico.
- Missouri—"The Bullion State," a name which it received when its most eminent Senator, Thomas H. Benton, himself known as "Old Bullion," contended vigorously for the adoption of gold and silver currency. Also, "The Ozark State," or "The Show Me State."
- Montana—"The Bonanza State." Also, "The Treasure State."
- Nebraska—"The Blackwater State," from its Indian name. Also, "The Antelope State."
- Nevada—Variously known as "The Battle State," because it was admitted into the Union during the Civil War; "The Silver State," because of its immense yield of silver at one time, and finally "The Sagebrush State."
- New Hampshire—"The Granite State" from its great mountains of granite, which are supposed to typify the strength and hardness of its people.
- New Jersey—"The Red Mud State," because of the color of much of its soil. In 1817, its legislature allowed Joseph Bonaparte, the ex-king of Spain and an alien, to hold real estate. This led to a gibe in other States, to the effect that New Jersey had left the Union to be under the rule of a king; hence, for a while it was called "The Dominion." Also, "The Garden State."

- New Mexico—"The Sunshine State." Also, "The Spanish State."
- New York—Long known as "The Empire State," because of its commercial supremacy and political importance. It is also known as "The Excelsior State," from the motto on its coat of arms.
- North Carolina—Called "The Old North State" as distinguishing it from South Carolina. Also, "The Tar Heel State."
- North Dakota—"The Flickertail State." Also, "The Sioux State."
- Ohio—"The Buckeye State," because it abounds in horse-chestnut trees, locally known as "buckeyes."
- Oklahoma—"The Boomer State," from its rapid growth and energy. Also, "The Sooner State."
- Oregon—"The Beaver State," from the early fur trade first carried on by John Jacob Astor. Also, "The Webfoot State."
- Pennsylvania—"The Keystone State," because in early days, when there were only thirteen States, a popular woodcut represented the States in the form of an arch, in which Pennsylvania occupied the position of the keystone. Also, "The Coal State."
- Rhode Island—Somewhat fondly called "Little Rhody," because it is the smallest State in the Union. Also, "The Plantation State."
- South Carolina—"The Palmetto State," because its coat of arms bears a palmetto tree.
- South Dakota—"The Blizzard-State," because of its severe storms. Also, "The Coyote State."
- Tennessee—Known first as "The Old Franklin State," because it bore the name of Franklin from 1785 to 1788. Also, "The Volunteer State," or "The Hog-and-Hominy State."
- Texas—"The Lone-Star State," from the single star on its coat of arms.
- Utah—"The Mormon State," because it was so long controlled by the Mormon Church and its leaders. Also, "The Beehive State."
- Vermont—"The Green Mountain State," from its mountain ranges.
- Virginia—This State has many nicknames. Its first was "Old Virginia," to distinguish it from the New England Colonies which were in colonial times often styled "New Virginia." The State documents sent by the King of England to the Governor were headed: "To the Colony and Dominion of Virginia," so that "Old Dominion" became a frequent term for this colony and is still often used. As Virginia was the first of the original States to be

settled, it was also styled "The Mother of States"; and later, after it had given seven Presidents to the nation, it was called "The Mother of Presidents."

Washington—"The Evergreen State." Also, "The Chinook State."

West Virginia—"The Panhandle State," because of its peculiar configuration between the Ohio River and Pennsylvania.

Wisconsin—"The Badger State," from the number of badgers which swarmed within its limits before it was inhabited. Also, "The Copper State."

Wyoming—"The Equality (Suffrage) State."

MOTTOES OF THE STATES

Alabama	Here We Rest
Arizona	Didat Deus—God Enriches
Arkansas	Regnat Populus—The People Rule
California	Eureka—I Have Found It
Colorado	Nil Sine Numine—Nothing Without God
Connecticut	Qui Transtulit Sustinet—He Who Transplanted Still Sustains
Delaware	Liberty and Independence
District of Columbia	Justitia Omnibus—Justice to All
Florida	In God We Trust
Georgia	Wisdom, Justice, Moderation
Idaho	Esto Perpetua—May It Last
Illinois	State Sovereignty—National Union
Indiana	The Crossroads of America
Iowa	Our Liberties We Prize and Our Rights We Maintain
Kansas	Ad Astra per Aspera—To the Stars Through Difficulties
Kentucky	United We Stand, Divided We Fall
Louisiana	Union, Justice, Confidence
Maine	Dirigo—I Direct
Maryland	Fatti Maschi Parole Femine—Manly Deeds and Womanly Words
Massachusetts	Ense Petit Placidam sub Libertate Quietem —With the Sword She Seeks Quiet, Peace Under Liberty

Michigan	<i>Si Quaeris Peninsulam Amoenam Circumspice</i> —If Thou Seekest a Beautiful Peninsula, Behold It Here
Minnesota	<i>Etoile du Nord</i> —The Star of the North
Mississippi	<i>Virtute et Armis</i> —By Valor and Arms
Missouri	<i>Salus Populi Suprema Lex Esto</i> —Let the Welfare of the People be the Supreme Law.
Montana	<i>Oro y Plata</i> —Gold and Silver
Nebraska	<i>Equality Before the Law</i>
Nevada	<i>All for Our Country</i>
New Hampshire	No motto
New Jersey	<i>Liberty and Prosperity</i>
New Mexico	<i>Crescit Eundo</i> —It Grows as it Goes
New York	<i>Excelsior</i> —Higher, More Elevated
North Carolina	<i>Esse Quam Videri</i> —To Be Rather Than to Seem
North Dakota	<i>Liberty and Union, One and Inseparable Now and Forever</i>
Ohio	<i>Imperium in Imperio</i> —A Government Within a Government
Oklahoma	<i>Labor Omnia Vincit</i> —Labor Ever Conquers
Oregon	The Union
Pennsylvania	<i>Virtue, Liberty and Independence</i>
Rhode Island	Hope
South Carolina	<i>Dum Spiro, Spero</i> —While I Breathe I Hope
South Dakota	<i>Under God the People Rule</i>
Tennessee	<i>Agriculture, Commerce</i>
Texas	<i>Friendship</i>
Utah	<i>Industry</i>
Vermont	<i>Freedom and Unity</i>
Virginia	<i>Sic Semper Tyrannis</i> —Thus Always to Tyrants
Washington	<i>Ai-ki</i> —By and By
West Virginia	<i>Montani Semper Liberi</i> —Mountaineers Always Freemen
Wisconsin	Forward
Wyoming	<i>Cedant Arma Togae</i> —Let Arms Yield to the Law

STATE FLOWERS

Alabama.....	Goldenrod
Arizona.....	Saguaro
Arkansas.....	Apple Blossom
California.....	Golden Poppy
Colorado.....	Columbine
Connecticut.....	Mountain Laurel
Delaware.....	Peach Blossom
District of Columbia ..	American Beauty Rose
Florida.....	Orange Blossom
Georgia.....	Cherokee Rose
Idaho.....	Syringa
Illinois.....	Violet
Indiana.....	Zinnia
Iowa.....	Wild Rose
Kansas.....	Sunflower
Kentucky.....	Goldenrod
Louisiana.....	Magnolia
Maine.....	Pine Cone and Tassel
Maryland.....	Black-Eyed Susan
Massachusetts.....	Arbutus
Michigan.....	Apple Blossom
Minnesota.....	Moccasin
Mississippi.....	Magnolia
Missouri.....	Hawthorn
Montana.....	Bitterroot
Nebraska.....	Goldenrod
Nevada.....	Sagebrush
New Hampshire.....	Lilac
New Jersey.....	Violet
New Mexico.....	Yucca
New York.....	Wild Rose
North Carolina.....	Oxeye Daisy
North Dakota.....	Wild Rose
Ohio.....	Scarlet Carnation
Oklahoma.....	Mistletoe
Oregon.....	Oregon Grape
Pennsylvania.....	Mountain Laurel

Rhode Island	Violet
South Carolina	Yellow Jessamine
South Dakota	Pasqueflower
Tennessee	May Pop
Texas	Bluebonnet
Utah	Sego Lily
Vermont	Red Clover
Virginia	Flowering Dogwood
Washington	Pink Rhododendron
West Virginia	Great Rhododendron
Wisconsin	Violet
Wyoming	Painted Cup
Alaska (Territory)	Forget-Me-Not
Hawaii (Territory)	Lehua

THE FLAG OF THE UNITED STATES

The flag of the United States was designed by Francis Hopkinson, a judge of Philadelphia and a signer of the Declaration of Independence. On June 14, 1777, the Continental Congress resolved "that the flag of the Thirteen United States be thirteen stripes, alternate red and white, and the Union be thirteen white stars in the blue field." The thirteen stars were arranged in a circle signifying the union of the States.

The new flag floated for the first time over the victorious American troops at the Battle of Saratoga.

Today the thirteen stripes still represent the Thirteen Original States, but the stars now number forty-eight, one for every State in the Union.

There are certain rules that should be followed when the flag is on display:

When carried in a procession with another flag, it should be on the marching right. When there is a line of flags, it should be in the center or in front of that line.

When placed either horizontally or vertically, the union should be uppermost and to the right.

When placed over a casket, the union should be at the head and over the left shoulder.

When displayed on a staff with other flags of States, cities, or

organizations, it is placed in the center or at the highest point of the group.

When suspended over the middle of a street, it should be hung vertically with the union to the north in a street going east and west or with the union to the east in a street going north and south.

When shown on the same halyard with flags of States, cities, or societies, it should always be at the peak.

When displayed against a wall with another flag, it should be on the right and the staff should be in front of the other flag.

When displayed in a window, the union should be uppermost and to the right.

When shown in a church, it should be in a place of honor, usually to the right of the congregation.

The flag should not be allowed to touch the ground or trail in the water. It should not be used as decoration or drapery although bunting of red, white, and blue is permissible.

When the flag has become torn and ragged, it should be destroyed by being burned in private.

The Pledge of Allegiance to the Flag

The Pledge of Allegiance to the Flag of the United States was written by Francis Bellamy in August, 1892. It is as follows:

"I pledge allegiance to the flag of the United States of America,
And to the Republic for which it stands,
One nation, indivisible,
With liberty and justice for all."

EXPORT AND IMPORT FIGURES FOR THE UNITED STATES

Year	Exports (\$1,000)	Imports (\$1,000)
1929.....	5,373,456	4,291,454
1930.....	4,693,626	3,848,971
1931.....	3,083,429	2,432,074
1932.....	1,918,335	1,730,270
1933.....	1,440,333	1,167,876
1934.....	2,011,719	1,721,310
1935.....	2,120,728	1,785,745
1936.....	2,413,721	2,217,527
1937.....	2,837,579	2,941,501
1938.....	2,403,392	2,361,201
1939.....	2,919,079	2,091,036

UNITED STATES FOREIGN TRADE, BY COUNTRIES

Countries	1939		1938	
	Export to	Import from	Export to	Import from
	\$1,000	\$1,000	\$1,000	\$1,000
Argentina	71,113	81,920	86,772	40,707
Australia	61,554	14,883	68,823	8,714
Belgium	64,567	63,296	76,936	41,693
Bohvia	4,512	2,029	5,395	865
Brazil	80,440	107,243	61,955	97,937
Bulgaria	351	2,815	760	2,214
Canada	493,450	340,066	467,662	260,274
Chile	26,789	40,725	24,603	28,234
China	55,809	61,700	34,772	47,160
Colombia	51,294	48,983	40,884	49,432
Czechoslovakia	3,758	4,033	26,493	26,174
Denmark	23,882	3,794	24,811	3,328
Ecuador	5,900	3,514	3,311	2,584
Finland	13,442	20,664	11,991	18,074
France	181,825	62,375	133,835	54,061
Germany	47,374	52,447	107,588	84,537
Greece	6,391	22,359	8,052	14,873
Guatemala	8,574	10,724	6,862	9,529
Hungary	2,695	4,223	2,408	3,543
Italy	58,863	39,921	58,266	41,202
Japan	231,405	161,195	239,575	126,820
Mexico	83,177	56,319	62,043	49,006
Netherlands	96,809	28,930	96,752	31,371
Nicaragua	4,297	2,901	2,833	2,478
Norway	32,103	21,686	22,567	15,688
Paraguay	675	1,803	644	1,355
Peru	19,246	13,948	16,893	12,813
Portugal	10,003	6,461	10,947	3,923
Rumania	6,233	2,378	6,283	2,474
Salvador	4,172	6,957	3,527	5,672
Spain	26,743	10,211	12,226	9,157
Sweden	96,661	42,218	64,231	45,104
Switzerland	18,609	30,617	10,585	23,036
Turkey	3,313	19,831	13,218	18,958
Union South Africa	69,118	28,721	70,065	15,983
United Kingdom	505,226	149,669	521,124	118,247
Uruguay	5,177	9,375	5,058	4,730
U S S R. (Russia)	56,638	25,022	69,691	24,064
Venezuela	61,951	23,611	52,278	20,035
Yugoslavia	2,978	5,501	2,472	3,837

UNITED STATES TRADE OF LEADING COMMODITIES

IMPORTS

Commodity	Quantity			
	1932	1937	1938	1939
Rubber, crude, million lbs.	929	1,339	917	1,114
Coffee, million lbs.	1,501	1,697	1,987	2,014
Newsprint, million lbs.	3,584	6,634	4,549	5,230
Cane sugar, million lbs.	5,941	6,392	5,948	5,807
Silk, raw, 1,000 lbs.	74,053	57,816	55,194	41,600
Wood pulp, 1,000 tons	1,323	2,395	1,710	2,026
Fertilizers, 1,000 tons	687	2,046	1,553	1,373
Tin (bars, blocks, pigs), million lbs.	78	197	111	157
Wool, mohair, million lbs.	57	328	104	246
Hides, skins, million lbs.	190	812	182	323
Diamonds, 1,000 carats	357	2,501	1,819	4,211
Copper, million lbs.	392	455	411	463
Crude petroleum, 1,000 bbl.	44,700	27,810	26,048	34,106
Advanced and refined oils, 1,000 bbl.	30,228	32,693	27,837	27,350
Flaxseed, 1,000 bu.	7,919	28,032	15,364	16,028
Fish, million lbs.	265	365	303	346
Burlaps, million lbs.	342	658	604	441
Cocoa or cacao beans, million lbs.	490	619	453	663
Wheat (chiefly for refining and export), 1,000 bu.	10,026	17,716	3,829	10,747

EXPORTS

Commodity	Quantity			
	1932	1937	1938	1939
Crude petroleum, 1,000 bbl.	27,391	67,127	77,254	72,054
Gasoline and other motor fuel, 1,000 bbl.	33,823	30,524	40,269	36,613
Lubricating oil, 1,000 bbl.	6,782	10,839	9,323	11,865
Cotton, unmanufactured, million lbs.	4,803	3,223	2,442	2,667
Iron and steel scrap, 1,000 tons	223	4,102	2,999	2,577
Apples, fresh, 1,000 bu.	16,919	7,901	11,761	8,379
Coal and coke, 1,000 tons	9,596	13,933	11,520	13,199
Wheat, incl. flour, 1,000 bu.	82,118	55,776	111,409	99,623
Wheat, grain, 1,000 bu.	54,879	38,843	86,902	63,214
Corn, 1,000 bu.	7,886	5,834	147,505	32,117

DISTANCES BETWEEN AMERICAN CITIES

By the shortest railroad routes

FROM	New York	Chicago	Philadelphia	St. Louis	Boston	Baltimore	Cleveland	Buffalo	San Francisco	Pittsburgh	Cincinnati	Milwaukee	New Orleans	Washington	Minneapolis
To	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.
Albany	145	832	236	1,023	202	333	450	297	3,106	567	724	917	1,517	373	1,252
Atlanta	876	733	783	611	1,106	688	736	919	2,805	805	492	819	496	019	1,153
Baltimore...	183	802	97	934	418		474	398	3,076	334	593	887	1,184	40	1,222
Boston	217	1,034	321	1,230		413	632	499	3,308	674	926	1,119	1,602	453	1,454
Buffalo	442	525	416	731	499	393	183		2,799	270	427	610	1,256	438	945
Chicago	912		821	284	1,034	802	357	525	2,274	463	298	85	912	790	420
Cincinnati	757	298	666	341	926	593	244	427	2,572	313	244	383	829	553	718
Cleveland	534	357	493	548	632	474		183	2,631	135	216	442	1,073	437	777
Columbus, O.	637	314	546	423	820	311	133	321	2,583	193	116	399	935	471	734
Denver	1,934	1,022	1,843	916	2,056	1,850	1,379	1,537	1,371	1,490	1,257	1,107	1,347	1,810	834
Detroit	693	372	669	488	750	649	173	251	2,546	321	263	357	1,092	655	692
Duluth	1,391	479	1,300	723	1,513	1,231	701	1,004	2,238	947	777	422	1,447	1,269	162
El Paso	2,310	1,465	2,219	1,245	2,414	2,179	1,703	1,915	1,257	1,866	1,586	1,550	1,195	2,139	1,521
Galveston	1,792	1,144	1,691	860	2,012	1,594	1,403	1,591	2,157	1,431	1,157	1,229	410	1,554	1,340
Gr. Rapids, Mich.	821	178	815	462	873	795	332	379	2,452	462	308	263	1,090	761	598
Helena	2,452	1,540	2,361	1,549	2,574	2,342	1,897	2,065	1,250	2,003	1,833	1,455	2,152	2,320	1,119
Indianapolis	825	183	734	240	965	704	283	466	2,457	391	111	263	888	664	603
Jacksonville, Fla.	983	1,097	892	975	1,213	795	1,085	1,193	3,093	1,057	841	1,182	616	755	1,517
Kansas City	1,342	453	1,251	277	1,466	1,211	755	967	1,981	898	618	543	880	1,171	573
Los Angeles	3,149	2,265	3,053	2,084	3,273	3,018	2,562	2,774	476	2,705	2,425	2,350	2,007	2,978	2,301
Louisville	871	304	750	271	1,010	703	353	541	2,463	427	114	389	773	663	727
Memphis	1,571	527	1,066	311	1,387	969	738	921	2,439	807	494	612	396	929	597
Milwaukee...	397	85	906	369	1,119	837	442	610	2,359	553	383		997	875	335

Munneapolis..	1,332	420	1,241	586	1,454	1,232	777	945	2,096	838	718	335	1,285	1,210	1,233
Mobile ..	1,231	929	1,140	647	1,461	1,043	1,029	1,212	2,623	1,098	785	1,014	1,41	1,003	1,125
Montreal.	386	841	477	1,051	330	574	623	434	3,115	704	826	926	1,655	614	1,323
Newark, N. J.	9	903	82	1,056	225	179	575	405	3,177	435	718	988	1,363	219	1,400
New Haven.	76	980	167	1,141	140	264	628	445	3,254	520	838	1,065	1,448	304	1,285
New Orleans	1,372	912	1,281	699	1,602	1,184	1,073	1,256	2,482	1,142	829	997	1,372	1,114	1,332
New York.		912	91	1,065	217	188	634	442	3,186	444	757	997	1,372	228	1,332
Ogden,	2,495	1,494	2,315	1,414	2,528	2,296	1,851	2,019	780	1,962	1,792	1,579	1,891	2,284	1,316
Omaha ..	1,405	493	1,314	413	1,527	1,295	1,750	1,018	1,781	961	791	678	1,080	1,283	381
Philadelphia.	91	821	974	974	321	97	493	416	3,095	353	666	906	1,281	137	1,241
Pittsburgh	444	468	353	621	674	334	135	270	2,742	313	313	553	1,142	302	888
Portland, Me	332	1,149	436	1,345	115	633	797	614	3,423	789	1,041	1,234	1,717	673	1,569
Portland, Ore.	3,204	2,292	3,113	2,212	3,326	3,094	2,649	2,817	772	2,760	2,590	2,378	2,745	3,082	2,042
Providence..	190	1,034	281	1,230	45	378	682	499	3,303	634	926	1,119	1,562	418	1,154
Quebec	530	1,013	521	1,343	402	718	795	612	3,287	876	1,039	1,098	1,827	786	1,433
Richmond, Va	343	879	252	918	573	155	653	653	3,163	417	581	964	1,046	115	1,299
Rochester, N. Y.	873	603	351	799	430	354	251	68	2,877	338	495	683	1,324	394	1,023
St. Joseph, Mo	1,392	470	1,301	327	1,474	1,261	875	1,058	1,867	948	668	555	941	1,221	485
St. Louis	1,065	284	974	1,236	1,236	934	648	731	2,194	621	341	369	699	894	686
St. Paul	1,322	410	1,231	670	1,444	1,212	767	935	2,086	878	708	325	1,275	1,200	10
San Antonio	1,943	1,204	1,852	920	2,150	1,755	1,468	1,651	1,911	1,541	1,217	1,289	571	1,715	1,320
San Francisco	3,186	2,274	3,095	2,194	3,308	3,076	2,631	2,799	2,742	2,742	2,372	2,359	2,482	3,064	2,086
Seattle	3,151	2,239	3,060	2,332	3,273	2,941	2,596	2,764	957	2,707	2,537	2,154	2,931	3,029	1,818
Spokane	2,812	1,900	2,721	1,932	2,934	2,702	2,257	2,425	1,205	2,386	2,198	1,815	2,535	2,690	1,479
Springfield, Mass.	139	935	230	1,131	99	327	683	400	3,209	683	827	1,020	1,511	367	1,355
Tampa, Fla.	1,195	1,309	1,104	1,187	1,425	1,007	1,297	1,405	3,310	1,269	1,053	1,394	828	967	1,729
Toledo	705	244	615	437	795	595	113	296	2,318	261	203	329	1,032	595	664
Washington	228	790	137	894	453	40	437	438	3,064	302	553	875	1,144	1,210	

Compiled from the War Department's official table of distances

COINAGE OF VARIOUS COUNTRIES

Prior to the suspension of the gold standard

<i>Country</i>	<i>Metal</i>	<i>Denomination</i>	<i>Equivalent</i>
Austria	Copper	1 Groschen	100 Groschen = 1 Schilling
		2 Groschen	
	Nickel	5 Groschen	
		10 Groschen	
	Silver	½ Schilling	
		1 Schilling	
		2 Schillings	
Belgium	Gold	25 Schillings	100 Centimes = 1 Franc 5 Francs = 1 Belga
		100 Schillings	
	Copper	1 Centime	
		2 Centimes	
	Nickel	5 Centimes	
		10 Centimes	
		25 Centimes	
		50 Centimes	
		1 Franc	
		2 Francs	
		5 Francs (1 Belga)	
		10 Francs (2 Belgas)	
		20 Francs (4 Belgas)	
Canada	Silver	1 Cent	100 Cents = 1 Dollar
	Copper	5 Cents	
	Nickel	10 Cents	
		25 Cents	
		50 Cents	
	Gold	5 Dollars	
		10 Dollars	
Czechoslovakia	Copper	5 Haleru	100 Haleru = 1 Koruna
		10 Haleru	
		20 Haleru	
	Nickel	50 Haleru	
		1 Koruna	
		5 Koruna	
		10 Koruna	
Denmark ...	Copper	1 Öre	100 Örer = 1 Krone
		2 Örer	
		5 Örer	
	Bronze	½ Krone	
		1 Krone	
		2 Krone	
	Nickel	10 Örer	

COINAGE OF VARIOUS COUNTRIES—Continued

Country	Metal	Denomination	Equivalent	
Finland ..	Gold	25 Örer	100 Pennia = 1 Markkaa	
		10 Kroner		
		20 Kroner		
	Copper	5 Pennia		
		10 Pennia		
		5 Markkaa		
	Bronze	10 Markkaa		
Nickel		25 Pennia		
		50 Pennia		
	France.....	Gold	1 Markkaa	
100 Markkaa				
200 Markkaa				
Bronze		1 Centime		
		2 Centimes		
		5 Centimes		
		10 Centimes		
		50 Centimes		
		1 Franc		
		2 Francs		
		Nickel	5 Centimes	
			10 Centimes	
			25 Centimes	
Silver		5 Francs		
		10 Francs		
		20 Francs		
		Germany.....	Gold	100 Francs
			Copper	1 Reichspfennig
2 Reichspfennig				
Bronze	5 Reichspfennig			
	10 Reichspfennig			
Nickel	50 Reichspfennig			
	Silver		1 Reichsmark	
2 Reichsmarks				
3 Reichsmarks				
Great Britain...	Gold		5 Reichsmarks	
		10 Reichsmarks		
		20 Reichsmarks		
	Copper	Farthing ($\frac{1}{4}$ Penny)		
		Half Penny		
		Penny (1 Pence)		
	Silver	3 Pence		
		6 Pence		
		Shilling		

COINAGE OF VARIOUS COUNTRIES—Continued

Country	Metal	Denomination	Equivalent
Greece	Gold	Florin	100 Lepta = 1 Drachma
		Half Crown (2½ Shillings)	
		Half Sovereign (10 Shillings)	
	Aluminum	Pound Sterling (Sovereign)	
		10 Lepta	
		20 Lepta	
	Nickel	50 Lepta	
		1 Drachma	
		2 Drachmae	
		5 Drachmae	
Silver	10 Drachmae		
	20 Drachmae		
Gold	5 Drachmae		
	10 Drachmae		
India	Copper	20 Drachmae	
		¼ Pice (1 Pie)	
		½ Pice	
	Nickel	1 Pice	
		2 Annas	
		4 Annas	
	Silver	8 Annas	
		2 Annas	
		4 Annas	
	Gold	8 Annas	
1 Rupee			
Italy	Copper	15 Rupees	
		5 Centesimi	
		10 Centesimi	
	Nickel	20 Centesimi	
		50 Centesimi	
		1 Lira	
	Silver	2 Lire	
		5 Lire	
		10 Lire	
	Gold	20 Lire	
50 Lire			
Japan	Bronze	100 Lire	
		5 Rin	
		1 Sen	
		2 Sen	
			10 Rin = 1 Sen
			100 Sen = 1 Yen

COINAGE OF VARIOUS COUNTRIES (*Continued*)

<i>Country</i>	<i>Metal</i>	<i>Denomination</i>	<i>Equivalent</i>
Mexico.....	Nickel	5 Sen	100 Centavos = 1 Peso
		10 Sen	
	Silver	10 Sen	
		20 Sen	
		50 Sen	
	Gold	5 Yen	
		10 Yen	
		20 Yen	
	Bronze	1 Centavo	
		2 Centavos	
		5 Centavos	
		10 Centavos	
	Silver	20 Centavos	
		10 Centavos	
		20 Centavos	
		50 Centavos	
	Gold	1 Peso	
		5 Pesos	
		10 Pesos	
		20 Pesos	
Norway	Copper	50 Pesos	100 Örer = 1 Krone
		1 Öre	
		2 Örer	
	Nickel	5 Örer	
		10 Örer	
		25 Örer	
		50 Örer	
	Gold	1 Krone	
		10 Kroner	
		20 Kroner	
Sweden.....	Copper	1 Öre	100 Öre = 1 Krona
		2 Öre	
		5 Öre	
	Silver	10 Öre	
		25 Öre	
		50 Öre	
	Gold	1 Krona	
		2 Kronor	
Turkey... ..	Copper	5 Kronor	40 Paras = 1 Piastre 100 Piastres = 1 Pound
		10 Kronor	
		20 Kronor	
		2½ Piastres	
		5 Piastres	

COINAGE OF VARIOUS COUNTRIES (*Continued*)

Country	Metal	Denomination	Equivalent
Union of Soviet Socialist Re- publics	Nickel	10 Piastres	100 Kopeck = 1 Chervo- nets Ruble 10 Rubles = 1 Chervo- nets
		5 Paras	
		10 Paras	
		20 Paras	
		1 Piastre	
	Silver	25 Piastres	
		$\frac{1}{2}$ Piastre	
		1 Piastre	
		2 Piastres	
		5 Piastres	
	Gold	20 Piastres	
		$\frac{1}{4}$ Pound	
		$\frac{1}{2}$ Pound	
		1 Pound	
		2 $\frac{1}{2}$ Pounds	
	Copper	5 Pounds	
		1 Kopeck	
		2 Kopecks	
		3 Kopeks	
		5 Kopecks	
	Nickel	10 Kopecks	
		15 Kopecks	
		20 Kopecks	
	Silver	50 Kopecks	
		1 Chervonets Ruble	
United States	Gold	1 Chervonets	100 Cents = 1 Dollar
	Copper	1 Cent	
	Nickel	5 Cents	
	Silver	10 Cents	
		25 Cents	
		50 Cents	
		1 Dollar	
	Gold	1 Dollar	
		1 $\frac{1}{2}$ Dollars	
		5 Dollars	
		10 Dollars	
		20 Dollars	

PRINCIPAL COMMERCIAL AND FINANCIAL TERMS IN EIGHT LANGUAGES—Continued

English	Dutch	French	German	Italian	Portuguese	Russian	Spanish
cargo carg	lading kag	chargement argent comptant	Fracht Kasse	carico danaro contante	carga dinheiro de contado	груз касса	carga dinero contante
cashier	kassier	caissier	Kassier	casiero	caissier	касир	cajero
catalogue	katalogus	catalogue	Katalog	catalogo	catálogo	каталог	catálogo
certificate	getuigenis	certificat	Zeugnis	certificato	certificado	сертификат	certificado
chain	ketting	chaîne	Kette	catena	cadeia	цепь	cadena
charge, to	in rekening brengen	porter au débit	belasten	caricare	debetar	акцилат'	cargar
chairs	kouten	frans	Kouten	epave	gastos	рашкоды	gastos
chattels	roerend goed	biens mobiliers	Mobelen	mobili	bens moveis	движимое	biens muebles
check	cheques	chèque	Check	segno	cheques	чек	cheque
chemical	scheikundig	chimique	chemisch	chimico	químico	химическй	químico
circular	circulaire	circulaire	Rundschreiben	circolare	circular	таскулярье	circular
claim	claim	réclamation	Anspruch	pretensione	pretensão	требованіе	pretensão
coat trade	kuihandel	peut rabotage	Kontenhandel	rabotaggio	rabotagem	работаж	работаж
code	wetboek	code	Gesetzbuch	codice	codigo	уложенье	codigo
coin	munt	monnaie	Münse	moneta	moeda	монета	moneta
collect, to	incasseren	encaisser	ein-kassieren	incassare	cobrar	получат'	cobrar
collector	ontvanger	receveur	Lohnnehmer	collettore	cobrador	получатель	colector
combine, to	verhuden	recombier	Verenigen	combinare	combinar	соединять	combinar
combination	verbinding	combinaison	Vereniging	combinazione	combinação	соединеніе	combinación
commerce	handel	commerce	Handel	commercio	comércio	торговля	comercio
commercial	commercieel	commercial	Handels	commerciale	comercial	торговый	comercial
commission	commissie	commission	Kommission	commissione	comissão	комиссио	comisión
commission mer- chant	koopman	commissaire	Kommissionär	commissario	comissario	комиссионер	comisionista
compromise	compromis	compromis	Kompromis	compromesso	compromisso	компромис	compromiso
consignee	factor	consignataire	Warenempfänger	consignatario	consignatário	товарополучатель	consignatario
consignment	consignatie	consignation	Konsignation	conservna	conservação	отправленіе	consignación
consignor	afzender	consignateur	Wareneinsender	speditore	consignador	товаров	consignador
consul	consul	consul	Konsul	console	consul	консул	consul
contract	verdrag	contrat	Kontrakt	contratto	contrato	контракт	contrato
corporation	corporatie	corporation	Körperschaft	corporazione	corporação	корпорация	corporación
correspondent	correspondent	correspondant	Gesellschaft	corrispondente	corrispondente	корреспондент	correspondiente
cost	prijs	coût	Kosten	costo	custo	стоимость	costo
credit	crediet	crédit	Kredit	credito	credito	кредит	crédito

PRINCIPAL COMMERCIAL AND FINANCIAL TERMS IN EIGHT LANGUAGES—(Continued)

English	Dutch	French	German	Italian	Portuguese	Russian	Spanish
creditor currency custom house	schuldehouder munt douane	créancier monnaie douane	Gläubiger Währung Zollhaus	creditore moneta dogana	credor moeda alfândega	кредитор монета таможня	acreedor moneda aduana
D							
damage	schade	dommage, avarie	Schaden	danno	danno	убыток	daño
date	datum	date	Datum	data	data	число	data
dealer	handelaar	marchand	Handler	mercante	mercador	купец	trafante
debt	schuld	dette	Schuld	debito	debito	долг	deuda
debtor	schuldenaar	débiteur	Schuldner	debitore	devedor	должник	deudor
declaration	verklaring	déclaration	Erklärung	deklarazione	declarato	заявление	declaración
deed	akte	contrat	Litende	contratto	escritura	документ	escritura
defraudation	bedriegen	fraude	betrogen	defraudare	fraudar	обманывать	defraudar
defraud, to	bedriegen	travaison	triefen	consegnare	costrar	настаивать	defraudar
delivery	levering	délivraison	Lieferung	domanda	demandar	требовать	entrega
demand	eisch	demande	Anspruch	deposito	deposito	депозит	demanda
deposit	deposito	dépôt	Einlage	deprezzamento	depreçação	обналичивание	deposición
depreciation	waarde vermindering	dépréciation	Entwertung	deprezione	deprezo	депрессия	depreción
depression	slapte	dépression	Flauheit	designazione	designação	назначения	designación
designation	aanwijzing	désignation	Bezeichnung	dispartito	dispartido	отправлено	despacho
despatch	afronding	dépêche	Abfertigung	delenzione	delenção	назначение	determinación
detection	terzshouding	détection	Zurückhaltung	directore	director	директор	directores
director	bestuurder	directeur	Direktor	disapprovazione	desaprovação	неодобрения	desaprobatión
disapproval	aftuuring	désapprobation	Misbillung	esconto	desconto	идежиры	desembolsa
disburse, to	uitaaren	débourser	auszahlen	aronto	aronto	столба	desembolsa
disburs	kosten	comprie	Disconto	disputa	disputa	спор	disputa
dispute	geschil	députe	Streit	dissolution	dissolução	решения	dissolución
dissolution	oplossing	déolution	Auflösung	dividendo	dividendo	дивиденд	dividendo
dividend	deel	dividende	Gewinnanteil	document	documento	документ	documento
dock	bewijstuk	document	Beweischrift	duena	duela	двуна	dorena
draw	doen	douance	Duttsend	tratta	tratta	вексель	letra de cambio
draw	treake	traite	Tratte	dovuto	dovuto	должен	credido
due	vervallen	dû	fällig	tassa	imposto	пошлина	impuesto
duty	tol	impôt	Zoll	guadagnare	ganhar	заработать	ganar
earn, to	verdieneu	gagner	verdienen	economia	economia	экономика	economia
economy	besparing	economie	Sparsamkeit	embargo	embargo	эмбарго	embargo
embargo	ontvrenging	détournement	Veruntreuung	malversazione	malversação	присвоение	desfalco
embezzlement	to dienet hebben	employer	anstellen	imputare	empregar	назначать	empesar
employ, to	in dienst hebben	employer	emstellen	autorizzare	autorizar	уполномачивать	autorizar
empower, to	machtigen	empower	ermächtigen	accluse	accluse	присоединение	accluse
enclosure	bijlage	pièce jointe	Beilage				

PRINCIPAL COMMERCIAL AND FINANCIAL TERMS IN EIGHT LANGUAGES—Continued

English	Dutch	French	German	Italian	Portuguese	Russian	Spanish
engagement entry	verplichting boeking	engagement entrée, inscription	Verpflichtung Eintragung	obbligo iscrizione	obrigação patida	обязательство	obligación patida
error	fout	erreur	Irrtum	errore	arro	ошибка	error
estimate	schatting	estimation	beſchätzung	estimazione	arromento	смета	presupuesto
examination	onderzoek	examen	Untersuchung	esame	exame	осмотр	examen
exchange	omwisseling	échange	Austausch	cambio	cambio	обмен	cambio
excise	accijn	accise	Acceſs	accisa	accisa	акциза	excise
exports	uitvoer	exportation	Ausfuhr	esportazione	esportação	вывоз	exportación
failure	faillure	faillite	Bankrott	fallimento	banquerotta	банкротство	falta
fee	honorarium	honoraire	Gebühr	onorario	honorario	плата	honorarios
firm	firma	firma	Firma	ditta	firma	фирма	firma
free trade	vrijhandel	libre échange	Freihandel	libero scambio	livra cambio	свободная торговля	libre cambio
freight	vracht	fret	Fracht	nolo	frete	фрахт	flete
funds	fonds	fonds	Geldmittel	fondi	fundos	средства	fondos
gold	goud	or	Gold	oro	ouro	золото	oro
gross (12 doz)	gros	gross	Gros	grossa	grossa	груба	gruesa
gross (weight)	bruto	brut	Brutto	brutto	bruto	брутто	bruto
hundred	honderd	cent	Hundert	cento	cento	сто	ciento
import	invoce	importation	Einfuhr	importazione	importação	ввоз	importación
import duty	invoerrechten	droit d'entrée	Linkeinfuhr	dazio d'importazione	dazio de entrada	вывозная пошлина	derecho de entrada
income	inkomsten	revenu	Einkommen	rendite	renda	доход	renta
income tax	inkomsten	impôt sur la	Einkommensteuer	fisco sulla	imposta sobre a	налог на доход	imposto sobre las rentas
indemnification	schadeloosstelling	indemnité	Schadenvergüt-ung	indennizazione	indenização	возмещение	indemnización
inland trade	binnenhandel	commerce	Innenhandel	commercio interiore	commercio interior	домашняя торговля	comercio interior
insolvency	onvermogen tot betaling	insolvabilité	Zahlungsunfähigkeit	insolubilità	insolvencia	несоответствие	insolventia
insurance	verzekering	assurance	versicherung	assicurazione	seguro	страхование	seguro
interest	interet	intérêt	Zinsen	interesse	juro	процент	interes
inventory	inventaris	inventaire	inventur	inventario	inventario	инвентар	inventario
invoice	factuur	facture	Rechnung	fattura	fatura	фактура	factura
judgment	oordeel	jugement	Urteil	giudizio	sentença	решение суда	juicio

PRINCIPAL COMMERCIAL AND FINANCIAL TERMS IN EIGHT LANGUAGES—Continued

English	Dutch	French	German	Italian	Portuguese	Russian	Spanish
L letters of credit	credietbrief	lettre de crédit	Kreditbrief	lettera di credito	carta de crédito	kreditnoye pis'mo	letra de crédito
license	licentie	licence	Erlaubnischein	licenza	licença	privilegiya	licencia
lighterage	lichtertransport	zabaraga	Luchtageld	spesa d'alleggio	transporte am barcaras	perewoznyy khorom	zabaraja
M mail	briefvaarsal	poste, courrier	Post	corriere	correio	pochtá	correo
manifest	manifest	manifesta	Ladungswort-schein	manifesto	manifesto	manifest	manifiesto
manufacture	manufactuur	fabrique	Fabrikation	manifattura	manufatura	manufaktura	manufatura
marine insurance	seeverzekering	assurance	Seeververkehr-sung	marittima	marítimo	morekoye	seguro da mar
market	markt	marché	Markt	mercato	mercado	rynok	mercado
market price	markt prijs	prix courant	Marktpreis	prezzo corrente	preço da mercada	rynokhnaya tsena	precio corriente
measure	maat	mesure	Masse	misura	medida	mera	medida
merchandise	waren	merchandise	Ware	mercanzia	mercancia	tovar	mercancías
merchant	koopman	marbain	Kaufmann	mercante	comerciante	kupets	comerciante
monetary	munt-	monnaie	Geld-	monetario	monetário	denegny	monetario
money	geld	argent	Geld	danaro	dinheiro	deneg	dinero
monopoly	monopolie	monopole	Monopol	monopolio	monopolio	monopolie	monopolio
mortgage	hypothek	hypothèque	hypothek	ipoteca	hypoteca	sakladnaya	hipoteca
N navigation	zeeverst	navigation	Schifahrt	navigazione	navegação	nudokhodstvo	navegación
negotiation	onderhandeling	négoce	Unterhandlung	negoziazione	negociação	peregovy	negociación
net proceeds	netto proeven	net produit	Reinertrag	prodotto netto	produto netto	chisty dokhod	producto neto
net weight	netto gewicht	poids net	Nettogewicht	peso netto	peso neto	chisty vesh	peso neto
notary	notaris	notaire	Notar	notaro	notario	notarius	escribano publico
notification	notificatie	notification	Benachrichtigung	notificazione	notificação	povestka	notificación
O number	asotaal	nombre	Zahl	numero	numero	chíslo	número
obligation	verplichting	obligation	Verpflichtung	obbligazione	obrigação	obligatsiya	obligación
obtain	verkrigen	obtenir	Erfahren	ottenere	obter	dobivat	obtener
open port	vruchaven	port fran	Freihafen	porto franco	porto franco	svobodnaya gavan	puerto franco
option	optie	option	Wahl	scelta	opção	vo boe	opción
order	ordee	ordre	Bestellung	ordine	ordem	sakas	orden
organization	organisatie	organisation	Organisation	organizzazione	organizado	organizatsiya	organización
overcharge, to	te veel betaalen	faire pay ee trop	zu viel berechnen	caricare troppo	sobrecarregar	obechitat'	sobrecargar

PRINCIPAL COMMERCIAL AND FINANCIAL TERMS IN EIGHT LANGUAGES—Continued

English	Dutch	French	German	Italian	Portuguese	Russian	Spanish
P							
paper money	papiergeld	papier monnaie	Papiergeld	carta-moneta	papel moeda	бумажные деньги	papel moneda
par	pari	par	pari	pari	par	пар	par
partner	partner	partenaire	Teilhaber	partecio	parceiro	партнер	parceiro
partnership	partnerschap	partenariat	Partnerschaft	società	associação	компания	sociedad
payable	betaalbaar	payable	zahlbar	pagabile	pagavel	распоряд	paseo porte
payment	betaling	paiement	Zahlung	pagamento	pagamento	плата	pagadero
percentage	procentage	pourcentage	Prozent	per cento	porcentagem	процент	porcentaje
pilotage	loodgeld	pilotage	Lotengeld	pilotaż	pilotagem	пилотаж	pilotaaje
postage	post	port de lettre	Post	posteo	posteo	почта	puerto
Premium	premie	prime	Aufgeld	premio	premio	премия	premio
price	prijs	prix	Preis	prezzo	preço	цена	precio
price list	prijslijst	prix-courant	Preisliste	lista dei prezzi	lista de preços	прейскурант	lista de precios
produce	opbrengst	produit	Ertrag	prodotto	produto	продукт	producto
produce	product	produit	Ertrag	prodotto	produto	продукт	producto
profit	winst	profit	Gewinn	guadagno	lucro	прибыль	lucro
promissory note	promesse	bullet à ordre	Schuldschein	pagherò	nota promissória	проект векселя	pagaré
protest	protest	protest	Protest	protesto	protesto	протест	protesto
provisions	levensmiddelen	comestibles	Lebensmittel	viveri	viveres	продовольствие	viveres
Q							
quality	kwaliteit	qualité	Güte	qualità	qualidade	качество	calidad
quantity	hoeveelheid	quantité	Menge	quantità	quantidade	количество	cantidad
quarantine	kwantaine	quarantaine	Quarantäne	quarantene	quarentena	карантин	cuarentena
quotation	prijs-notering	cote	Preisnotierung	compra	cotação	котировка	cotización
R							
railroad	spoorweg	chemin de fer	Eisenbahn	ferrovía	caminho de ferro	железная дорога	ferrocarril
rate of exchange	koers	cours	Kurs	tassa del cambio	cambio	курс	tipo de cambio
ratification	bekrachtiging	ratification	Bestätigung	ratificazione	ratificação	утверждение	ratificación
raw materials	grondstoffen	matières	Rohstoffe	materie crude	matéria prima	сырье	matéria prima
receipt	kwitantie	quittance	Empfangsbchein	ricevuta	recibo	расписка	recibo
receipt	ontvangst	réception	Erfahrt	ricevuta	recepção	получение	recibo
receiver	ontvanger	receveur	Empfänger	ricevitore	recedor	получатель	receptor
reimpront	wederkerigheid	réimpression	Wiedruck	reimpronta	reimprimada	репринт	requisit
reckon, to	rekenen	compter	rechnen	calcolare	calcular	считать	calcular
recommendation	aanbeveling	recommandation	Empfehlung	raccomanda- zione	recomendação	рекомендация	recomendación

PRINCIPAL COMMERCIAL AND FINANCIAL TERMS IN EIGHT LANGUAGES—Concluded

English	Dutch	French	German	Italian	Portuguese	Russian	Spanish
V							
validity	geldigheid	validité	Geltung	validità	validade	али	validez
valuation	schatting	évaluation	Bewertung	stima	avaliação	оценка	valoración
value	waar lo	vaieur	Wert	valore	valor	стоимость	valor
verbal	mondeling	verbal	monlich	verbal	verbal	устно	verbal
verification	verificatie	vérification	Prüfung	verificaziona	verificação	проверка	verificación
vessel	schip	vaisseau	Schiff	navimento	navio	судно	buque
voucher	bewijsstuk	prière justificative	Bekräftigung	acquitto	pere justificativa	оправдательный документ	documento justificativo
W							
wage	loon	gagne	Lohn	salario	salario	жалованье	salario
waive, to	opgeven	renoncer	verzicht	renunciare	renunciar	отказаться	renunciar
warehouse	magazijn	magasin	Warenlager	magazzino	armazem	магасин	almacén
way bill	vrachthrief	lettre de voiture	Frachtbrief	polizza di carico	guia das mercês	накладная	hoja de ruta
weigh, to	wegen	pesar	wägen	pescare	pesar	взвесить	pesar
weight	waar	poids	wiezet	peso	peso	вес	pesar
weight	gewicht	poids	gewicht	peso	peso	веса	peso
wharf	kam	quai	Werk	uso to	vaio	пристань	muelle
wharfage	kamgeld	droit de quai	Wertgeld	diritto di riparo	direito da cais	примина на пристань	muelleja
wholesale	en gros	venta en gros	Großhandel	vendita all'ingrosso	por grosso	оптом	por mayor
wholesale	growler	marchand en gros	Großhändler	venditore all'ingrosso	negociante por grosso	оптовщик	venedor por mayor
work shop	werkplaats	atelier	Werkstatt	lavoratorio	oficina	мастерская	taller
Y							
yield	opbrengst	rendement	Ertrag	prodotto	rendimento	убоход	rendimiento
zone	zona	zona	Zone	zona	zona	зона	zona

EXPLANATION OF THE RUSSIAN transliteration

Pronounces the consonants as in English (g always hard as in gear). The only exception is j which has the French sound (s as in insure). The vowels sound as in German or Spanish, i.e.

a—as in father

e—as in bed

i—as in machine

o—as in ore

u—as in pull

y is similar to find y in plenty

¹ Indicates the softening of the preceding consonant for which the Russian alphabet often contains a special letter,

PRESIDENTS OF THE UNITED STATES

	NAME	Birthplace	Year	Paternal Ancestry	Residence	Insured		Pol- tics	Place of Death	Year	Age
						Year	Age				
1	George Washington	Westmoreland Co., Va.	1732	English	Va.	1789	57	Fed.	Mt. Vernon, Va.	1799	67
2	John Adams	Quincy, Mass.	1735	English	Mass.	1797	62	Fed.	Quincy, Mass.	1826	91
3	Thomas Jefferson	Shadwell, Va.	1743	Welsh	Va.	1801	58	Rep.	Monticello, Va.	1826	83
4	James Madison	Port Conway, Va.	1751	English	Va.	1800	58	Rep.	Montpelier, Va.	1836	85
5	James Monroe	Westmoreland Co., Va.	1758	Scotch	Va.	1817	59	Rep.	New York City	1831	73
6	John Quincy Adams	Quincy, Mass.	1767	English	Mass.	1825	58	Rep.	Washington, D. C.	1848	80
7	Andrew Jackson	Union Co., N. C.	1767	Scotch-Irish	Tenn.	1829	62	Dem.	Hermiston, Tenn.	1845	78
8	Martin Van Buren	Kinderhook, N. Y.	1782	Dutch	N. Y.	1837	55	Dem.	Lindenwald, N. Y.	1862	79
9	William H. Harrison	Berkley, Va.	1773	English	O.	1841	68	Whig	Washington, D. C.	1841	68
10	John Tyler	Greensway, Va.	1770	English	Va.	1841	61	Dem.	Richmond, Va.	1862	92
11	James K. Polk	Mecklenburg Co., N. C.	1795	Scotch-Irish	Tenn.	1845	50	Dem.	Nashville, Tenn.	1849	54
12	Zachary Taylor	Orange Co., Va.	1784	English	La. Y.	1845	50	Whig	Washington, D. C.	1850	65
13	Millard Fillmore	Summerville, N. Y.	1800	English	N. Y.	1850	50	Whig	Buffalo, N. Y.	1874	74
14	Franklin Pierce	Hillsboro, N. H.	1804	English	N. H.	1853	49	Dem.	Concord, N. H.	1869	64
15	James Buchanan	Cove Gap, Pa.	1791	Scotch-Irish	Pa.	1857	66	Dem.	Wheatland, Pa.	1868	77
16	Abraham Lincoln	Larue Co., Ky.	1809	English	Ill.	1861	52	Rep.	Washington, D. C.	1865	56
17	Andrew Johnson	Kaleigh, N. C.	1808	English	Tenn.	1865	57	Rep.	Carter's Depot, Tenn.	1875	66
18	Ulysses S. Grant	Point Pleasant, O.	1822	Scotch	D. C.	1869	47	Rep.	Mt. McGregor, N. Y.	1885	63
19	Rutherford B. Hayes	Delaware, O.	1822	Scotch	O.	1877	54	Rep.	Fremont, O.	1893	70
20	James A. Garfield	Cuyahoga Co., O.	1831	English	O.	1881	49	Rep.	Long Branch, N. J.	1881	49
21	Chester A. Arthur	Fairfield, Vt.	1830	Scotch-Irish	N. Y.	1881	51	Rep.	New York City	1886	55
22	Grover Cleveland	Caldwell, N. J.	1837	English	N. Y.	1885	48	Rep.	Princeton, N. J.	1908	71
23	Benjamin Harrison	North Bend, O.	1833	English	Ind.	1889	55	Rep.	Indianapolis, Ind.	1901	67
24	Grover Cleveland	Caldwell, N. J.	1837	English	N. Y.	1893	56	Dem.	Princeton, N. J.	1908	71
25	William McKinley	Niles, O.	1853	Scotch-Irish	O.	1897	44	Rep.	Buffalo, N. Y.	1901	68
26	Theodore Roosevelt	New York City	1858	Dutch	N. Y.	1901	43	Rep.	Oyster Bay, N. Y.	1919	60
27	William H. Taft	Cincinnati, O.	1857	English	O.	1900	42	Rep.	Washington, D. C.	1930	73
28	Woodrow Wilson	Saunton, Va.	1856	Irish	N. J.	1913	57	Dem.	Washington, D. C.	1924	68
29	Warren G. Harding	Cornelia, O.	1865	Scotch	O.	1921	56	Rep.	San Francisco, Cal.	1923	57
30	Calvin Coolidge	Hymouth, Va.	1872	English	Vt.	1925	52	Rep.	Northampton, Mass.	1933	60
31	Herbert Hoover	West Branch, Iowa	1874	Swiss	Calif.	1929	55	Rep.	Warm Springs, Ga.	1945	69
32	Franklin D. Roosevelt	Hyde Park, N. Y.	1882	Dutch	N. Y.	1933	50	Dem.			
33	Harry S. Truman	Lamar, Mo.	1884	English	Mo.	1945	61	Dem.			

NATIONAL PARKS OF THE UNITED STATES, THEIR LOCATION, AREA, AND CHARACTERISTICS

Name	Location	When Established	Area (Acres)	Special Characteristics
Hot Springs	Middle Arkansas	Apr. 20, 1932	811.63	47 hot springs possessing curative properties—Many hotels and boarding houses—20 bathhouses under police control.
Yellowstone	Wyoming, Montana, and Idaho	Mar. 1, 1872	2,142,720	More geysers than in all rest of world together—Boiling springs—Mud volcanoes—Petrified forests—Grand Canyon of the Yellowstone, remarkable for greenish coloring—Large lakes—Waterfalls—Vast wilderness inhabited by deer, elk, bison, moose, antelope, bear, mountain sheep etc.—Greatest wild bird and animal preserve in world.
Sequoia	Middle eastern California	Sept. 25, 1890	181,597	The Big Tree National Park—Several hundred Sequoia trees over 10 feet in diameter, some 25 to 36 feet in diameter—Towering mountain ranges—Startling prospect—Mile-long cave of delicate beauty—Fine trout fishing.
Yosemite	do	Oct. 1, 1900	719,622.4	Valley of world-famed beauty—Lofly cliffs—Romantic vistas—Waterfalls of extraordinary height—3 groves of big trees—Large areas of snowy peaks—Watershed Falls—Good trout fishing.
General Grant	do	do	2,536	Created to preserve the celebrated General Grant Tree, 35 feet in diameter—6 miles from Sequoia National Park.
Mount Rainier	West central Washington	Mar. 2, 1899	297,360	Largest accessible single peak glacier system—28 glaciers, some of large size—45 square miles of glacier, 80 to 400 feet thick—Wonderful subalpine wild-flower fields.
Crater Lake ...	Southern Oregon	May 22, 1902	159,369	Lake of extraordinary blue in water of extinct volcano, no inlet, no outlet—bottom 1,000 feet high—Interesting lava formations—Fine fishing.
Wind Cave	South Dakota	Jan. 9, 1903	10,899.22	Cavern having many miles of galleries and numerous chambers of considerable size containing many peculiar formations.
Flatt	Southern Oklahoma	{ July 1, 1907 Apr. 21, 1904 }	843.22	Many sulphur and other springs possessing medicinal value.
Sullys Hill	North Dakota	Apr. 27, 1904	780	Small Park with woods, streams, and a lake—is an important wild-animal preserve.
Mont Verde	Southwestern Colorado	{ June 27, 1908 June 30, 1912 }	43,966.6	Most notable and best preserved prehistoric cliff dwellings in United States, if not in the world.
Glacier	Northwestern Montana	May 11, 1910	981,681	Rugged mountain region of unsurpassed Alpine character—250 glacier-fed lakes of romantic beauty—40 small glaciers—Prospects thousands of feet deep—Almost sensational scenery of marked individuality—Fine trout fishing.
Rocky Mountain	North middle Colorado	{ Jan. 26, 1915 Feb. 14, 1917 }	254,377	Heart of the Rockies—Snowy range, peaks 11,000 to 14,255 feet altitude—Remarkable records of glacial period.

NATIONAL PARKS OF THE UNITED STATES, THEIR LOCATION, AREA, AND CHARACTERISTICS (Continued)

Name	Location	When Established	Area (Acres)	Special Characteristics
Hawaii	Hawaiian Islands	{ Aug. 1, 1918 } { May 1, 1922 }	118,895	3 separate areas: 2—Kilauea, continuously active for century and section of interesting Kau Desert, and Mauna Loa, altitude 13,675 (largest active volcano in world, erupting every decade)—are on Hawaii, Haleakala on Maui, 10,000 feet high, with tremendous rift in summit 8 miles across and 3,000 feet deep, contains many cones, gorgeous tropical forests.
Lassen Volcano	Northern California	Aug. 9, 1916	79,561.53	Only active volcano in United States proper—Lassen Peak, 10,455 feet in altitude—Cinder Cone, 6,879 feet—Hot springs—Mud geysers—Ice caves—Majestic canyons—Numerous lakes—Fine forests.
Mount McKinley	South central Alaska	{ Feb. 26, 1917 } { Jan. 30, 1922 }	1,602,600	Highest mountain in North America (altitude 20,300 feet)—Rises higher above surrounding country than any other mountain in world.
Grand Canyon ¹	North central Arizona	{ Jan. 11, 1909 } { Feb. 26, 1919 }	613,120	The greatest example of erosion and the most sublime spectacle in the world.
Lafayette ²	Maine Coast	{ July 8, 1916 } { Feb. 26, 1919 }	5,000	The group of granite mountains upon Mount Desert Island.
Zion ³	Southwestern Utah	{ July 31, 1909 } { Mar. 13, 1915 } { Nov. 19, 1919 }	76,500	Magnificent gorge (Zion Canyon), depth from 800 to 3,000 ft., with precipitous walls—Of great beauty and scenic interest.
Acadia	Maine Coast	1919	12,620	Formerly the Lafayette National Park. A group of granite mountains upon Mt. Desert I. and also bold point on opposite mainland.
Great Smoky Mountains	North Carolina and Tennessee	1926	207,600	Will be developed as a national park when 427,000 acres have been donated to the United States. Area already owned now being protected by the National Park Service.
Bryce Canyon	Southwestern Utah	1923	35,200	Box Canyon filled with fantastically eroded pinnacles. Shows the vivid coloring of the earth's materials.
Grand Teton	Northwestern Wyoming	1929	96,000	A portion of the Teton Mountains of unusual grandeur.
Carlsbad Caverns	Southeastern New Mexico	1930	10,240	Great caverns with limestone decorations.
Monmouth	New Jersey	1933	854	Served as base hospital for the Colonial army during the Revolution, and the main camp site of the American armies during the winters of 1776-77 and 1779-80.

¹ Formerly Grand Canyon National Monument.² Formerly Sacre de Monte National Monument, donated to the United States.³ Formerly Zion National Monument.

SPECIALTY MARKS OF THE UNITED STATES NAVY

Boatswain's Mate
Coxswain

Fire Controlman

Chief Commissary
Steward

Electrician's Mate

Painter
Patternmaker
Carpenter's MateMachinist's Mate
Boilermaker
Water Tender

Printer



Radioman



Torpedoman

Shipfitter, Molder,
Metalmith

Photographer



Bugler



Turret Captain



Gunner's Mate

Musician
BandmasterAviation
Metalmith

Quartermaster



Yeoman

Cook
Baker
Stewards

Aerographer






















Signalman
























Storekeeper

Pharmacist's Mate
Hospital ApprenticeAviation
Ordnanceman

THE INSIGNIA OF ARMS AND SERVICES OF THE UNITED STATES ARMY

 Army of the United States	 Coast Artillery Corps	 Judge Advocate General's Dept.
 Adjutant General's Dept.	 Corps of Engineers	 Military Police
 Aide, General Officer	 Field Artillery	 Ordnance Dept.
 Air Corps	 Finance Dept.	 Specialist (No Branch)
 Professors and Asso. Pro's. U. S. Military Academy	 Medical Corps "D" Superimposed for Dental Corps "V" Superimposed for Veterinary Corps "A" Superimposed for Medical Administrative Corps "N" Superimposed for Army Nurse Corps	 Quartermaster Corps
 Cavalry	 General Staff Corps	 Bureau of Insular Affairs
 Chaplain, Christian Chaplain, Jewish	 Infantry	 Signal Corps
 Chemical Warfare Service	 Inspector General's Dept.	 War Dept. General Staff (Worn on Right Side of Coat)
		 National Guard Bureau

RANK INSIGNIA OF COMMISSIONED AND
NON-COMMISSIONED OFFICERS

 4 Silver Stars, General 3 Silver Stars, Lieut. Gen. 2 Silver Stars, Major Gen. 1 Silver Star, Brig. Gen.	 "HAT CORDS" Regimental Insignia Worn on Campaign Hat. General officers wear a double cord of gold bullion, or metalized cellophane of gold color, with acorn and keeper of aims material, other commissioned officers gold and black, with gold acorn and keeper. Warrant officers' cord of silver, or metalized cellophane of silver color, and black silk intermixed, with acorn and keeper of black silk. Enlisted men wear cords the color of their arm, service, or bureau. On garrison caps, the piping corresponds to the hat cord colors.	 Master Sergeant 1st Grade	 Technical Sergeant 2nd Grade
 Colonel (Silver)		 First Sergeant 1st Grade	 Staff Sergeant 3rd Grade
 Lieut. Colonel (Silver Leaf) Major (Gold Leaf)		 Technician 3rd Grade	 Technician 4th Grade
 Captain (2 Silver Bars)		 Sergeant 4th Grade	 Technician 5th Grade
 1st Lieutenant (Silver Bar)		 Corporal 5th Grade	 Private 1st Class 6th Grade
 2d Lieutenant (Gold Bar)	AIR CORPS —ultramarine blue with golden orange CAVALRY —yellow CHEMICAL WARFARE SERVICE —cobalt blue with golden yellow COAST ARTILLERY CORPS —scarlet CORPS OF ENGINEERS —scarlet with white DETACHED ENLISTED MEN'S LIST —green FIELD ARTILLERY —scarlet FINANCE DEPARTMENT —silver gray with golden yellow INFANTRY —light blue MEDICAL DEPARTMENT —maroon with white MILITARY POLICE —yellow with green NATIONAL GUARD BUREAU —dark blue with scarlet ORDNANCE DEPARTMENT —crimson with yellow QUARTERMASTER CORPS —buff SIGNAL CORPS —orange with white		
 Warrant Officer (Gold)		 FOURRAGERE —Both an organizational and individual decoration. Most frequently seen as a divisional decoration. Right to wear fourragere ceases when membership in organization terminates, unless individual is entitled to wear it in his own right.	
 Left Arm Service Stripes ("Hash Mark" for Each 3 Years of Service)			
 Right Arm Gold Wound Chevrons Left Arm Gold Overseas Chevrons (One for Each 6 Months)			

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